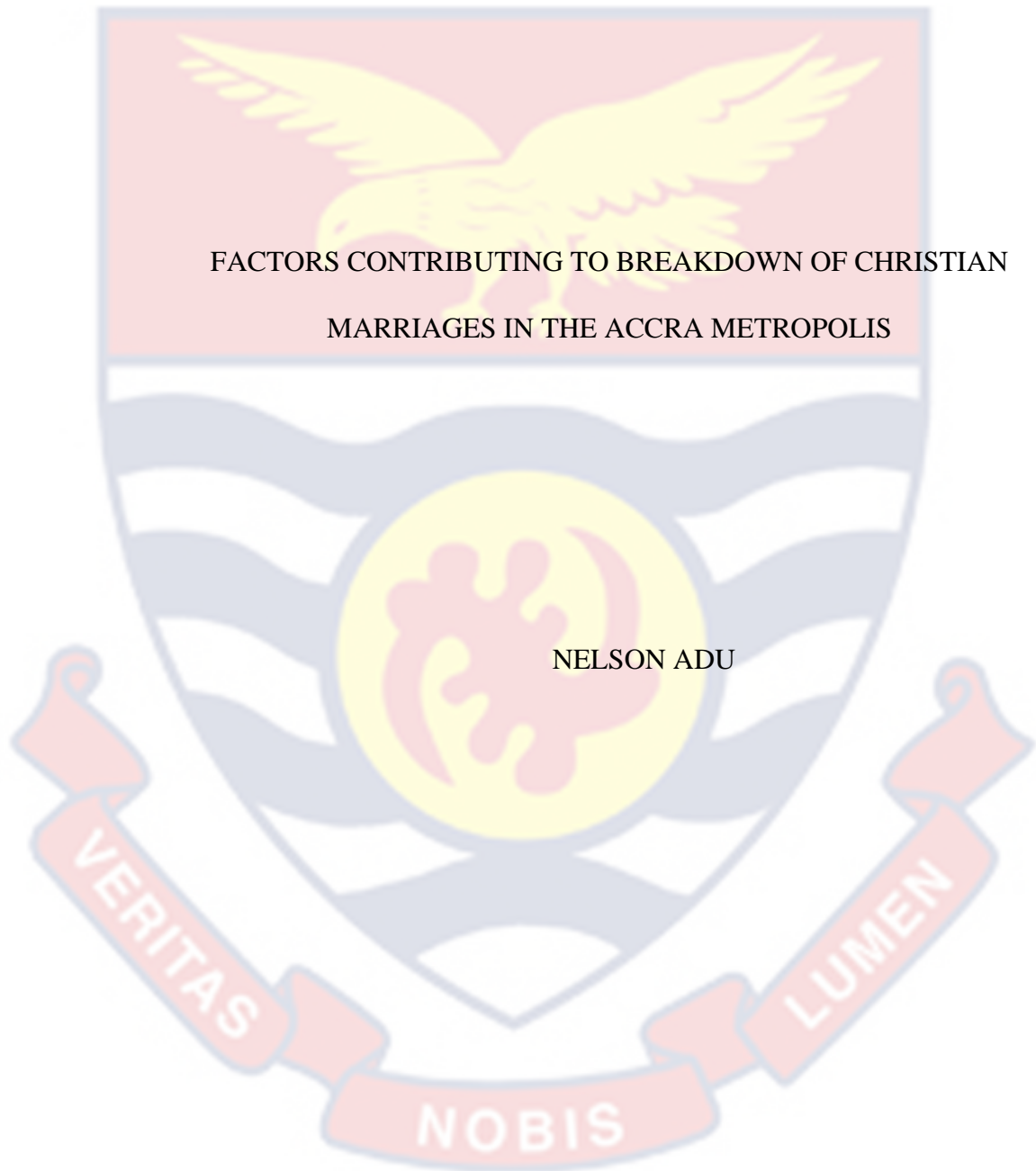


UNIVERSITY OF CAPE COAST

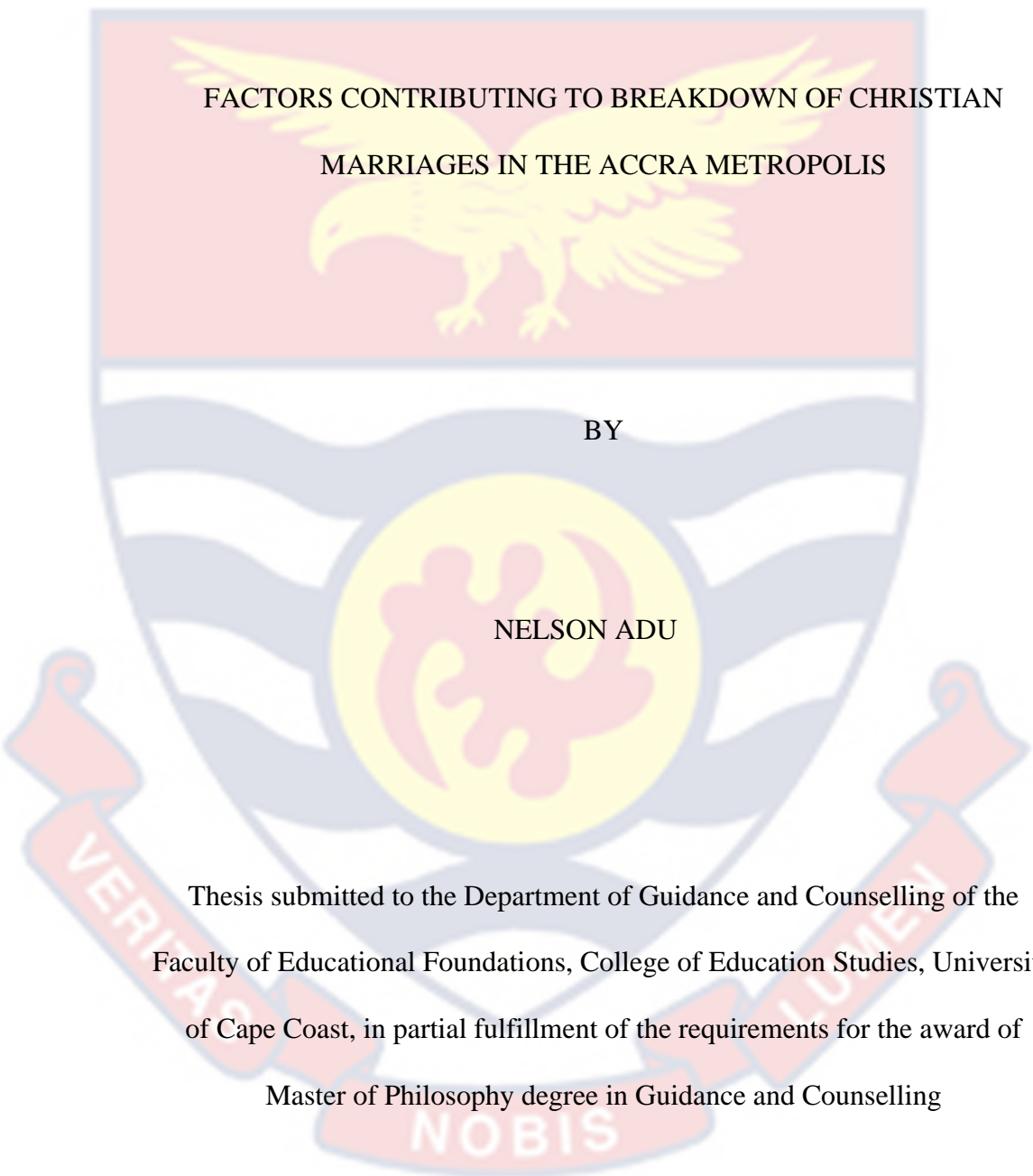


FACTORS CONTRIBUTING TO BREAKDOWN OF CHRISTIAN  
MARRIAGES IN THE ACCRA METROPOLIS

NELSON ADU

2023

UNIVERSITY OF CAPE COAST



FACTORS CONTRIBUTING TO BREAKDOWN OF CHRISTIAN  
MARRIAGES IN THE ACCRA METROPOLIS

BY

NELSON ADU

Thesis submitted to the Department of Guidance and Counselling of the  
Faculty of Educational Foundations, College of Education Studies, University  
of Cape Coast, in partial fulfillment of the requirements for the award of  
Master of Philosophy degree in Guidance and Counselling

JULY 2023

## DECLARATION

### Candidate's Declaration

I hereby declare that this thesis is the result of my own original research and that no part of it has been presented for another degree in this university or elsewhere.

Candidate's Signature: ..... Date: .....

Name: .....

### Supervisors' Declaration

We hereby declare that the preparation and presentation of the thesis were supervised in accordance with the guidelines on supervision of thesis laid down by the University of Cape Coast.

Principal Supervisor's Signature: ..... Date: .....

Name: .....

Co-Supervisor's Signature: ..... Date: .....

Name: .....

## ABSTRACT

The study looked into the factors that lead to the breakdown of Christian marriages in the Accra Metropolis. Seven objectives were used to guide the research, which were then translated into three research questions and four hypotheses. The study was conducted using a quantitative methodology with a descriptive survey design, namely a cross-sectional design. There were 250 divorced individuals from the churches in the Accra Metropolis who participated in the study. Copies of the questionnaire were distributed to 189 respondents using a multi-stage sampling technique. 160 respondents representing a response rate of 85% were able to complete and returned while Twenty-nine (29) representing 15% were not able to complete and return the copies of their questionnaire. As a result, all the analyses were based on the responses of 160 people. The various scales on the questionnaire were standardised scales adapted from authors in the area of marital challenges. The scales were pilot tested, and good internal consistency indicators (i.e.,  $\alpha = .70$  and above) were obtained. Means and standard deviations, independent samples t-tests, and one-way analysis of variance (ANOVA) were used to analyse the data. The study discovered that factors that contribute to marriage breakdown included commitment difficulties, communication difficulties, marital roles difficulties, financial management difficulties, sexual intimacy difficulties, marital conflict, as well as marital violence. It was concluded that commitment challenges and marital violence were the respective topmost and least factors that contribute to breakdown of Christian marriages in the Accra Metropolis. Christian couples are encouraged to exhibit utmost commitment in their marriages to avert marital breakdown.

## ACKNOWLEDGEMENTS

My heartfelt gratitude goes to God Almighty for providing me with the strength, knowledge, and wisdom to complete this thesis. I also want to thank my supervisors, Rev. Prof. J. K. Essuman and Prof. Linda Dzama Forde, who provided special guidance and corrections from the beginning to the completion of my thesis. Their comments, suggestions and ideas which were religiously done fine-tuned the work. The words "thank you" are quite common, but I say them with a real sense of gratitude to my supervisors from the bottom of my heart.

I also want to thank Dr. Rita Holm-Adzovie and Dr. Sylvia Ocansey for their content reading, as well as all of the other lecturers in the Department of Guidance and Counseling who provided feedback during my proposal defense. Dr. Stephen D. Fia, Dr. T. K. Dabone, Prof. Lebbeaus Asamani, and Dr. Ruth Keziah Annan-Brew, as well as all other lecturers who assisted in the validation of my research instrument, deserve special recognition. I am also thankful to Elizabeth Araba Dawson-Ahmoah, the administrative secretary who took it upon herself to update me with information from the department.

Also, my sincere thanks go to all pastors in the Okaikoi South and Okaikoi North Municipalities in the Greater Accra Region of Ghana whose church members were used to undertake this study. I say God bless them all for their contributions. Also, I have to register my special thanks to Mr. Enoch E. Tsey who did not only show great interest in my thesis but also helped me in analyzing the data I collected. May God bless him for helping me to complete my thesis. Finally, I thank my beautiful wife, Mrs. Tina Adu, and our four lovely children for their immeasurable cooperation and support.

## DEDICATION

To Mrs. Celestina Adu, my wife and our four lovely children:

Elianalisa, Elisheba, Eliada & Elangelo,



## TABLE OF CONTENTS

	Page
DECLARATION	ii
ABSTRACT	iii
ACKNOWLEDGEMENTS	iv
DEDICATION	v
TABLE OF CONTENTS	vi
LIST OF TABLES	ix
LIST OF FIGURES	xi
CHAPTER ONE: INTRODUCTION	1
Background to the Study	1
Statement of the Problem	7
Purpose of the Study	9
Research Questions/Hypotheses	10
Significance of the Study	12
Delimitations	13
Limitations	14
Operational Definitions	15
Organisation of the Study	16
CHAPTER TWO: LITERATURE REVIEW	17
The Concept of Marriage	18
Types of Marriages	21
The Traditional or Customary Marriage	21
Ordinance Marriage in Ghana	23
Biblical Perspective on Marriage	24

Biblical View of Divorce	26
The Concept of Divorce	28
Causes of Divorce	30
Effects of Divorce	34
Theories on Marriage Breakdown	37
Attachment Theory	37
Social Exchange Theory	39
The Power Differential Theory of Divorce	41
Empirical Review	43
Marital Role Difficulties and Marriage Breakdown	43
Commitment Difficulties and Marriage Breakdown	46
Communication Difficulties and Marriage Breakdown	49
Marital Conflict and Marriage Breakdown	52
Financial Management Difficulties and Marriage Breakdown	55
Sexual Intimacy Difficulties and Marriage Breakdown	58
Marital Violence and Marriage Breakdown	62
Chapter Summary	66
<b>CHAPTER THREE: RESEARCH METHODS</b>	67
Research Design	67
Study Area	69
Population	70
Sampling Procedure	72
Data Collection Instrument	74
Validity and Reliability of the Research Instrument	79
Data Collection Procedure	83



Data Processing and Analysis	85
CHAPTER FOUR: RESULTS AND DISCUSSION	90
Introduction	90
Demographic Characteristics of Respondents	90
Research Question 1	92
Hypothesis 1	95
Hypothesis 2	97
Hypothesis 4	100
Hypothesis 5	103
Hypothesis 6	106
Discussion	112
Factors that Contribute to Marital Breakdown	112
Demographic Characteristics and Factors that Contribute to Marital Breakdown	119
CHAPTER FIVE: SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS	123
Introduction	123
Summary	123
Key Findings	124
Suggestions for Future Research	132
REFERENCES	133
APPENDIX A: QUESTIONNAIRE ON MARRIAGE BREAKDOWN	158
APPENDIX B: INTRODUCTORY LETTER	164
APPENDIX C: ETHICAL CLEARANCE	165
APPENDIX D: NORMALITY	166

## LIST OF TABLES

Table	Page
1 Population Distribution of Divorcees in the churches in Okaikoi North Municipal	72
2 Population Distribution of Divorcees in the churches in Okaikoi South Municipal	
3 Internal Consistency	81
4 Population Distribution of Respondents in the churches in Okaikoi North Municipal	84
5 Population Distribution of Respondents in the churches in Okaikoi South Municipal	
6 Demographic Distribution of Respondents (n =160)	91
7 Factors that Contribute to the Breakdown of Christian Marriages	93
8 Test for Normality	95
9 Gender Difference in Financial Difficulties	96
10 Gender Difference in Sexual Intimacy Difficulties	98
11 Gender Difference in Marital Conflict	99
12 Descriptive Statistics	101
13 One-way Anova on Christian Couples' Communication Difficulties with Respect to Level of Education	102
14 Normality Test	103
15 Descriptive Statistics	105
16 One-way Anova on Christian Couples' Commitment Difficulties in Relation to Length of Marriage	106
17 Normality (ANOVA) for Hypothesis Six	107

18	Descriptive Statistics	108
19	Multiple Comparisons (Games-Howell)	109



**LIST OF FIGURES**

Figure	Page
1 Conceptual framework on marriage breakdown	18
2 Map of Accra Metropolis	70
3 A normal Q-Q plot	101



## CHAPTER ONE

### INTRODUCTION

God instituted marriage as the first institution to build the family system. God intended marriage to be a lasting and intimate bond between a husband and a wife from the beginning. According to Roels (1989), God designed the institution of marriage from the beginning for one man and one woman to unite in love and faith. Christians regard marriage as a lifetime commitment. Individuals who find themselves married are expected to stay together until death separates them. It should be mentioned that many marriages nowadays have either failed or are about to fail. Many factors work against Christian marriage, which is supposed to be an unbreakable relationship. Les and Lesilie (as cited in Collins, 2007 p.609) pointed out that “there is nothing in the world worse than a bad marriage and nothing better than a good one”. Many people have divorced as a result of bad marriages. Some divorce to find someone better, while others divorce to avoid marriage.

#### **Background to the Study**

Christian marriage is defined as an exclusive heterosexual covenant between one man and one woman, ordained and sealed by God, preceded by a public leaving of the parents, ultimately ended in sexual union, resulting in a lifelong relationship of mutual support, and conventionally crowned with the gift of children (Stott, 2006). The aforementioned definition is appropriate for this study because marriage is typically recognized in Ghana as a sexual union between a man and a woman. Marriage is valued as a lifelong commitment in many societies and cultures, and spouses are expected to plan and live together until death separates them. Many couples, however, believe that their marriages

will fail (Furstenberg & Cherlin, 1991). According to Hendricks, as cited in Kore (2012), marriage is the result of a divine plan rather than human depravity. Stott further stated that, marriage according to God's purpose is an everlasting bond and any couple attempting to develop a marital relationship without following God's plans is bound to fail.

The term "marriage breakdown" refers to the dissolution of a legally binding union. Divorce can simply be defined as the formal breakup of a marriage. According to Mirowsky and Ross (2003), divorce is the legal termination of a marriage. This means that once a legal marriage has ended, spouses can continue their lives as single people, with each of them free to remarry if they so wish. According to Amato and Previti (2003), couples only regard certain behaviours in their marriages to be problematic after they have already given up and are about to divorce.

Divorce was not statistically prevalent sixty years ago due to cultural attitudes, religious practices, and legal barriers that opposed it. Until the 1960s and 1970s, the only legal ways out of marriage were adultery and abandonment (Wallerstein, Lewis, & Blakeslee, 2000). Nevertheless, attitudes towards marriage began to change in the 1960s after the Family Law Act, also known as no-fault divorce, was passed in California in 1969. This law allowed any spouse to obtain a divorce simply based on irreconcilable differences (Furstenberg & Cherlin, 1991). By the year 1985, no-fault divorce was legal in every state in the United States. The adoption of no-fault divorce legislation and the shift in divorce law has caused many married people to conclude that the laws governing marriage have subconsciously promoted a culture of divorce (Wallerstein et al. 2000, p. 295). Now, divorce has become a global challenge.

The rate of divorce in almost every country on the globe is increasing at an alarming rate. According to the United States Bureau of the Census (1997), in the United States, the number of divorced people more than tripled from 4.3 million in 1970 to 19.3 million in 1997. Cherlin (1992) added that, almost half of all recent new marriages registered in the United States would be dissolved voluntarily. Hetherington (1998) confirmed the alarming divorce rate of divorce when he stated that about half of all marriages in the United States would end in divorce.

The divorce rate for second marriages is around 10% greater than the rate for first marriages (Glick, 1984). This statistical data was confirmed by Cohen (2006), who found that 50% of first marriages and 60% of second marriages ended in divorce. Many people in the United States have accepted the often quoted statistic that over half of all marriages in the country today end in divorce (National Center for Health Statistics, 2012). It is important to highlight that the dramatic rise in divorce rates has impacted the entire world, not just the United States. The world is now a global village and changing trends in this post-modern society has affected marriage as an institution. In recent times, the divorce rate in some European countries has doubled depending on the country. According to the Norway Statistics (2018), in 2017 a total of 22,111 marriages were contracted. Out of that, 44.5% divorced and 47.9% separated. According to a research published by the UK Bureau of Statistics (2007), the average length of a marriage was seven months and two weeks, but marriages lasting 10 years were more likely to succeed. According to Rice (2002), the divorce rate in the United States in 1999 was 5.0 % per 1000 married individuals, 4.3 % in Australia, and 2.7 % in Sweden.

It could be noted that the marriage breakdown situation in the developed countries is not different from what is happening here in Africa and for that matter Ghana. Marriage breakdown seems to be on the rise in Africa right now. According to researchers such as Asogwa (2003) and Mirror (2004), marriage breakdown appears to be on the rise in most African nations, and it is becoming increasingly stressful for divorcees, their children, and society at large. According to recent research from several developing countries (Nigeria, Ghana, South Africa, Lesotho, and Botswana), the divorce rate is rising at an alarming rate, and the marriage institution is becoming less stable than it was before (Bhebhe & Mosha, 1996; Solivetti, 1994).

In Ghana the various population and housing censuses conducted by the Ghana statistical Service from 1960 to 2010, have discovered a pattern of divorce occurrence. According to Ghana Statistical Service (2012) population data analysis reports, there is a trend of early marriage in Ghana, which increases the likelihood of marital breakup. The available data demonstrates that even at older age, growing proportions of both males and females are opting out of marriage. According to the Accra Metropolitan Assembly (AMA, 2014), in the last eight years between 2006 and 2013 there have been a total of 4,080 divorce cases in Accra alone. The majority of these divorced marriages were traditional. The AMA holds records of customary marriages and divorces, whereas the law courts keep records of ordinance marriage divorces. Also, available statistics from the Monitoring and Evaluation Unit of the Ghana Judicial Service Report (2019), indicated that within the five-year period from July 2013 to May 2018, the total number of divorce cases disposed of by the various courts in Accra Metropolis was 3,710.



Currently, divorce is viewed by many couples in Ghana as a convenient way to escape from a troubled marriage. Divorce, according to Dabone (2012), is a quick way out for people who are stuck in an unpleasant marriage. Many couples in the church have also experienced the turmoil of unhappy marriages. The pain associated with troubled marriages is gradually erasing the permanent nature of marriage as a sacred institution and has made it look like a temporary arrangement of convenience. The Church today is filled with people who have divorced or have been divorced. Some have divorced and remarried, while others have divorced and stayed single. Also, there are those who are in the process of divorcing or contemplating it as a possibility. Divorce among Christians has become a big topic on talk programmes, in the press, and on the airwaves in Ghana as a result of the aforementioned development.

The causes of divorce in Ghana differ from one couple to another. It has been found that the leading causes of divorce in Ghana include financial challenges, faulty communication, lack of commitment, early marriage, incompatibility, high expectation, barrenness, in-law interferences, desertion and sexual unfaithfulness among others (Acheampong & Heaton, 1989; Acquah, 1989; Asante, 1989; Dabone, 2018; Fia, 2018; Holm, 2018).

The concern to find out the causes of divorce and come out with interventions has motivated many researchers globally to conduct several studies on the topic. However, it has been discovered that the majority of research aimed at understanding the cause of divorce has been conducted in developed countries, with little done in developing countries, due to a lack of funds and the capacity to perform further study on the subject. Another difficulty for researchers in most developing countries is non availability of statistical data on divorce due to poor

records-keeping. Some courts do not even keep records about how many divorce cases they have handled.

Today, separation and divorce have become a common phenomenon among Christians. Separation appears to be a more reliable road to divorce than reconciliation. When couples separate, about 75% of them end up divorcing (Amato, 2000). Divorce is gaining in popularity since it has such a negative impact not just on the lives of the couples involved, but also on their children. Every year, divorce affects approximately two million adults and one million children worldwide (Dohrenwend & Dohrenwend, 2004; Norton & Glick, 2003). Divorce is devastating for couples and their children, in-laws, the church and the community at large. Divorce serves as a stressor or life crisis.

With these negative consequences of marital dissolution, researchers want to find out and understand why some marriages are beautifully celebrated but for some reasons end up in divorce. In a decade review of papers on marriage and divorce, White (1990) noted very little is known about the marital factors that can lead to divorce. However, despite the gloomy picture about the rate of divorce globally, many individuals believe that the family system cannot survive without stable marriages. The current situation of divorce among Christians suggests that something must be done to find solutions to these problems and make Christian marriages successful.

More notably, investigating the factors that contribute to the breakdown of Christian marriages and finding solutions to the challenge is something in the right direction to salvaging the institution of marriage from collapse. The questions that need to be addressed when examining the breakdown of Christian marriages are: what factors contribute to marriage breakdown? what should

Christian couples do to prevent their marriages from breaking down? What should the church do to assist Christian couples whose marriages are on the verge of breakup? What makes a Christian marriage successful, and how can future spouses be educated to make their marriages successful?

Researchers like Abra, 2001; Acheampong and Heaton, 1989; Ahene, 2011; Dabone, 2012, 2018; Holm, 2018 believe that divorce has become part of the Ghanaian culture and must be a concern to every individual. Though religious leaders and other organizations are trying very hard to find solutions to this challenge, nevertheless, the divorce rate keeps on increasing. According to Bacchiocchi (2001), until marriages are understood by Christians from a biblical perspective, many marriages will not fulfill God's plan and purpose. In my opinion, many marriages will be salvaged, if couples understand the circumstances that cause such a high percentage of divorce. I also feel that, despite the dangers of some Christian marriages disintegrating, there are still model Christian relationships whose dispositions offer hope to those who are poorly managed. This study therefore investigated the factors contributing to the breakdown of Christian marriages and come out with an intervention to deal with the problem.

### **Statement of the Problem**

Many couples see divorce as a convenient way of leaving a troubled marriage and Christian couples are no exception. These days, the rate at which some Christian couples are divorcing in Ghana is alarming leaving many to question the existence of marriage as a divine institution. It is no surprise that divorce and family instability have captivated the interest of social scientists. The situation of marriage breakdown on the globe is not different from Ghana.

According to the Ghana Statistical Service's Population and Housing Census (2021) report, there are 8,366,466 married people in Ghana. The report further revealed that 553,065 people had their marriages dissolved while 405,090 persons have separated from their spouses. These figures were obtained from interviews with participants in the Population and Housing Census (PHC) 2021, which took place between June 27 and August 15, 2021. Additionally, the Ghana Statistical Service (GSS) reports showed that out of the 553,065 divorced individuals, 362,233 were female and 190,832 were male, representing 65.5% and 34.5%, respectively.

It could be seen from the above statistics that, divorce is a major issue because of the alarming rate at which it is occurring in Ghana. It follows that if research is not conducted to find out the reasons why marriages breakdown and come up with solutions, the society in which the institution of marriage has found itself would disintegrate. It has been discovered that in some regions in Ghana, little or no research has been done to identify the factors that lead to the breakup of Christian marriages and come up with interventions to address this issue.

According to research by Amponsah-Tawiah and Annor (2018), infidelity was the main cause of marriage breakdown in Ghana. The study found that while men were more likely to cheat on their relationships, women's infidelity could result in marriage failure. Agyekum, Yawson, and Andoh-Arthur (2019) discovered in a separate study that financial problems were a common reason for marriage breakdown in Ghana. In their study, Dzokoto and Adams (2019), found that poor communication was a common reason for marriage breakdown in Ghana. The study found that couples who struggle to communicate well are more likely to have marital problems and divorce.

Ghana Statistical Service's Population and Housing Census (2021) put the population of Christian in Ghana at 72.1%, Despite Christianity's dominance and focus on the sanctity of marriage, divorce rates among Christians in the Accra metropolis are still high. Notwithstanding numerous researches examining the causes of divorce in Ghana, little or no research has specifically looked at the factors that lead to the dissolution of Christian marriages in the Accra Metropolis. The Accra Metropolis was chosen for the study because according to a research conducted by Ghana Statistical Service (2018) Greater Accra Region has the highest number of divorce cases in Ghana. The report revealed that, Greater Accra Region registered 8,260 divorce cases accounting for 42.8% of all divorce cases in Ghana.

Despite the lack of precise statistical information on the breakdown of Christian marriages in the Accra Metropolis, one can say that a greater number of divorce cases in the Metropolis involve Christian marriages because Christianity is the dominant religion in the region. In the light of this, I set out to conduct this research in order to discover the variables that contribute to the dissolution of Christian marriages in the Accra Metropolis and come out with empirically sound interventions to help prevent marriage breakdown so as to maintain a permanent, healthy marital relationship in the Ghanaian society.

### **Purpose of the Study**

The main purpose of this study was to look into the factors that contribute to the breakdown of Christian marriages in the Accra Metropolis. Specifically, the study sought to:

1. find out what factors contribute to marriage breakdown among divorced Christians in the Accra Metropolis.

2. determine whether gender differences play a role in the financial difficulties that contribute to marriage breakdown among divorced Christians in the Accra Metropolis.
3. examine whether gender differences exist in the sexual intimacy difficulties that contribute to marriage breakdown among divorced Christians in the Accra Metropolis.
4. investigate the extent to which gender differences play a role in the marital conflict that contributes to marriage breakdown among divorced Christians in the Accra Metropolis.
5. assess how communication difficulties affect marriages and whether these challenges may vary among divorced Christians in the Accra Metropolis with different levels of education.
6. ascertain whether differences exist in the commitment difficulties that contribute to marriage breakdown based on length of marriage among divorced Christians in the Accra Metropolis.
7. determine whether differences exist in marital violence that leads to marriage breakdown among divorced Christians in the Accra Metropolis based on marital age.

### **Research Questions/Hypotheses**

The following research question and hypotheses were formulated to guide the study based on the purpose of the study and the literature reviewed.

#### **Research question**

The study was guided by one research question:

1. What factors contribute to the breakdown of Christian marriages among couples in the Accra Metropolis?

## Hypotheses

The study tested the following hypotheses:

1.  $H_0$ : There is no statistically significant gender difference in the financial difficulties that contribute to marriage breakdown among Christian couples in the Accra Metropolis.

$H_1$ : There is a statistically significant gender difference in the financial difficulties that contribute to marriage breakdown among Christian couples in the Accra Metropolis.

2.  $H_0$ : There is no statistically significant gender difference in the sexual intimacy difficulties that contribute to marriage breakdown among Christian couples in the Accra Metropolis.

$H_1$ : There is a statistically significant gender difference in the sexual intimacy difficulties that contribute to marriage breakdown among Christian couples in the Accra Metropolis.

3.  $H_0$ : There is no statistically significant gender difference in the marital conflict difficulties that contribute to marriage breakdown among Christian couples in the Accra Metropolis.

$H_1$ : There is a statistically significant gender difference in the marital conflict that contribute to marriage breakdown among Christian couples in the Accra Metropolis.

4.  $H_0$ : There is no statistically significant difference in the communication difficulties that contribute to marriage breakdown based on an academic level.

*H<sub>1</sub>*: There is a statistically significant difference in the communication difficulties that contribute to marriage breakdown based on academic level.

5. *H<sub>0</sub>*: There is no statistically significant difference in the perceived commitment difficulties that contribute to marriage breakdown on the basis of the length of the marriage

*H<sub>1</sub>*: There is a statistically significant difference in the commitment difficulties that contribute to marriage breakdown on the basis of the marriage longevity.

6. *H<sub>0</sub>*: There is no statistically significant difference in the marital violence that contribute to marriage breakdown on the basis of marital age.

*H<sub>1</sub>*: There is a statistically significant difference in marital violence that contribute to marriage breakdown on the basis of marital age.

### **Significance of the Study**

The information obtained from this study would help to fill the knowledge gap in the causal factors contributing to the breakdown of marriages in the Church. The findings from the study would help married couples in gaining the knowledge and skills necessary to strengthen their marriages and family lives while lowering the tensions and unhappiness that can cause marriages to breakdown.

Also, the reasons respondents give for their marriage breakdown should be helpful in understanding risk factors thereby providing some direction for strategies when counselling married individuals whose marriages are on the verge of collapse to enable them take precautionary measures.



Again, the findings from the study would contribute to the efforts being made by religious leaders, counsellors and national or community-based organizations who are helping couples to develop the knowledge and skills that would help married individuals and those preparing to marry to achieve a more satisfying marriage and family life relationship.

Moreover, having empirical data on how the demographic variables contribute to divorce would also help when designing counselling programmes for couples and young adults who are preparing to marry. This would help contribute to the success and durability of marriage as an institution.

Further, the findings would help to prepare the minds of divorced individuals who are experiencing the intricacies and realities of divorce and help them come out with adjustment strategies.

Finally, the findings of the study would also drive additional investigation into the issue of marriage breakdown and serve as a resource for future research projects. It is hoped that the present study would stimulate other researchers to carry out a future study into these unexplored areas.

### **Delimitations**

There are many divorced individuals in the Accra Metropolis. However, the study was restricted to divorced Christians in some Churches in the Accra Metropolis. Because the Accra Metropolis is big, the study was restricted to Two Municipalities namely; Okaikoi North, and Okaikoi South.

Also, the study looked into what causes Christian marriages to breakdown. This means that the study focused on divorced Christians only but did not look at the factors that lead to the breakdown of marriages of individuals belonging to the other religious groups.

Again, the study focused on heterosexual divorced Christians in the Accra Metropolis. This means that divorced Christians who were not heterosexual did not take part in the study.

### **Limitations**

The study admits several limitations despite the benefits of employing quantitative designs and statistical techniques that produce verifiable findings. First, because the study used questionnaires and respondents had to choose from the options on the questionnaire, it was possible that the respondents' actual experiences were ignored, forcing them to choose from the options provided. This might have an impact on the results of the study.

Also, some factors that cause Christian marriages to fall apart could entail sensitive or personal matters that might make it difficult for respondents to share such information. Due to this restriction, it could be challenging to get comprehensive data on certain aspects of marriage breakdown.

Moreover, obtaining statistical data from churches on marriage breakdown for the research was necessary. However, getting numerous people to participate in the study was a challenging one due to the sensitive nature of the topic. This led to a small sample size, which may have an impact on how well the findings apply to a larger population.

Investigating the factors that contribute to Christian marriage failure requires an understanding of historical dynamics. However, the lack of longitudinal data in the study may make it difficult to understand changes that occur in marriages over time or to draw conclusions about causes and consequences.

## Operational Definitions

For the purpose of this work, certain terminologies have been redefined in the context of the study for the sake of clarity and simplicity.

**Marriage:** A relationship between a man and a woman who are united as husband and wife after proper consultation with both families and the fulfillment of the necessary rites.

**Christian Marriage:** A union between a Christian man and a Christian woman who have agreed to remain permanently married until death separates them.

**Marital Breakdown:** The termination of a marital union due to one or more challenges.

**Couple:** A man and a woman who have been joined together through accepted religious, civil or traditional marital rites.

**Divorce:** A breakdown of marriage by husband and wife.

**Marriage counselling:** It is a process whereby couples who are having marital issues are helped and, with that help, are able to find solutions to their issues.

**Marital stability:** It is the state of harmony between spouses despite periodic and unavoidable challenges that could arise in their marriage.

**Marital Problem:** A challenge that affects the relationship of spouses in their marriages.

**Traditional Marriage:** A marriage brought into existence through the traditional rites of two individuals intending to marry.

**Remarriage:** It is a marital union that takes place after a previous union has ended.

**Protestant churches:** These are the mainline churches which broke away from the Catholic Church during the reformation period. Examples are The Methodist Church, The Anglican Church, The Presbyterian Church, Baptist Church, etc.

**Pentecostal Churches:** These are churches which mode of worship and practice are characterized by the clapping of hands, baptism of the Holy Spirit with speaking in tongues. Examples are The Church of Pentecost, The Assemblies of God Church, The Apostolic Church, Christ Apostolic Church, etc.

**Charismatic Churches:** These are churches which have adapted the western style of worship and mostly use the English or French language as a medium of communication during worship. Examples are Action Faith International Church, Light House International Church, Perez Chapel International, Royal House Chapel International,

### **Organisation of the Study**

The research is divided into five chapters. Chapter one covered the introduction which includes background to the study, statement of the problem, purpose of the study, research questions, research hypotheses, significance of the study, delimitation of the study, limitations of the study, and organisation of the rest of the study. The second chapter examined related literature from three perspectives: conceptual, theoretical, and empirical. The third chapter discussed the methodologies in terms of study design, population, sample and sampling procedure, research instrumentation, pilot testing, data gathering procedure, and data analysis procedure. In chapter four, the results and discussions of the findings were all covered. Finally, in chapter five the summary, conclusions, recommendations, and implications for counselling practice, as well as potential areas for further research, were presented.

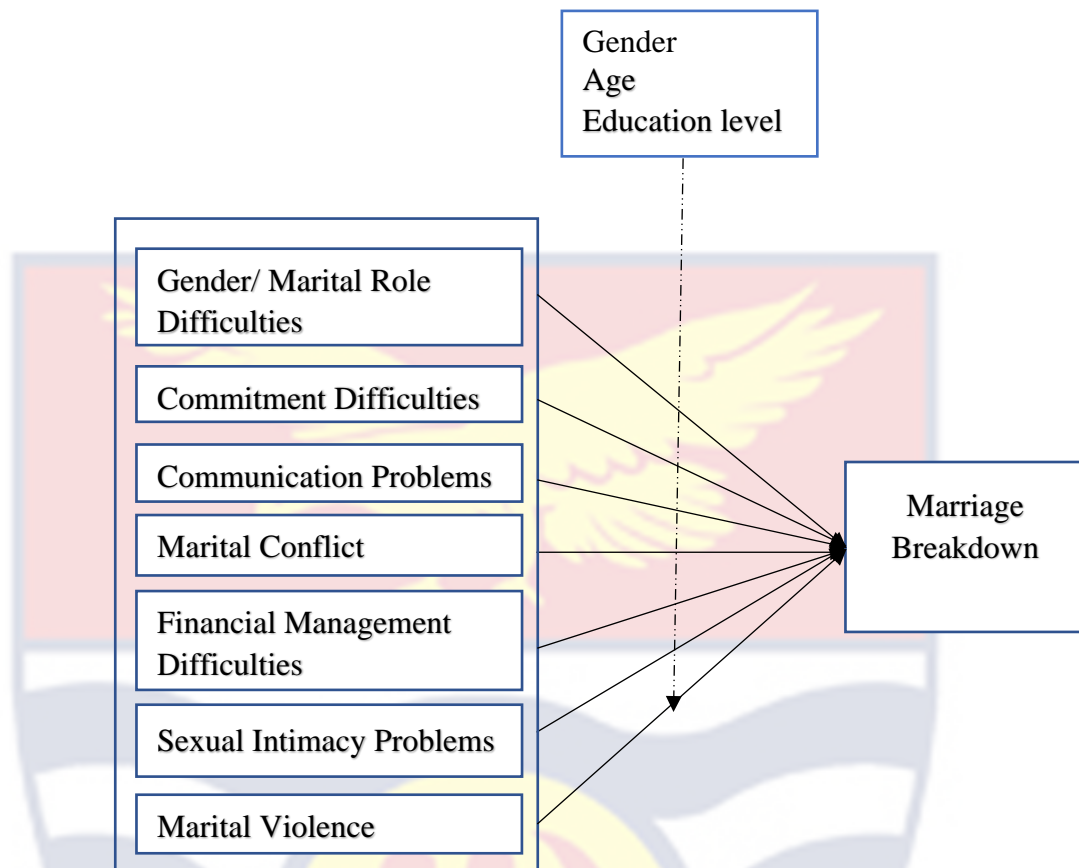
## CHAPTER TWO

### LITERATURE REVIEW

#### Introduction

The purpose of this chapter was to review relevant literature on the subject at hand. I structured up the review in this chapter into four sections: conceptual framework, conceptual review, theoretical framework, and empirical review. The conceptual framework depicted a diagrammatical explanation of how the numerous factors interact to form the study's structure. Under the conceptual framework, I looked at the concepts relating to the institution of marriage and the breakdown of marriages. The concept was further examined under the following thematic areas: the concept of marriage, marriage from biblical perspective, the concept of divorce, divorce from biblical perspective, causes of divorce, and effects of divorce.

The theoretical framework sought to address the theories relating to the study. The theories explored were: Attachment theory, Social Exchange Theory, and the Power Differential Theory of Divorce. These theories were used to analyze the factors contributing to the breakdown of marriage. The empirical review on the related literature was put under the following sub-themes: Marital Role Difficulties and marriage breakdown, Commitment Difficulties and marriage breakdown, Communication Problems and marriage breakdown, Marital Conflict and marriage breakdown, Financial Management Difficulties and marriage breakdown, Sexual Intimacy Problems and marriage breakdown, as well as marital violence and marriage breakdown. The study considered these seven variables because they are considered as predictors of marriage breakdown.



*Figure 1- Conceptual framework on marriage breakdown*

The figure 1 shows seven variables namely: gender marital role difficulties, commitment difficulties, communication difficulties, marital conflicts, financial management difficulties, sexual intimacy problems and marital violence which are independent variables. In the study, I sought to find out how these seven variables independently predict marriage breakdown which is the dependent variable. Additionally, I wanted to find out how demographic factors like age, gender, and educational level influenced the seven independent variables to contribute to the dissolution of Christian marriages in the Accra Metropolis.

### **The Concept of Marriage**

Marriage is a vital institution which requires adequate preparation and maturity on the part of prospective couples before they enter it. The concept of

marriage and the problems associated with it has attracted many scholars from all works of life to investigate the issue. Marriage has been defined by a number of authors, and no universally accepted definition exists for the concept. Marriage is the union of a man and a woman who have consented to start a relationship as husband and wife for the sake of their mutual benefit until death separates them. Marriage has different meanings in different cultures and societies. However, one may argue that sex and procreation are inherent to every marital relationship between a man and a woman.

Marriage may be described as a living arrangement between two biologically unrelated males and females who want to benefit from the union in ways including sexual fulfillment, love, companionship, and using the marriage as a proper way to have children (Abra, 2001). Abra's definition of marriage as a union between a biological man and a biological woman applies to marital relationships in the majority of African civilizations because most African cultures and customs do not recognize transgender and same-sex marriage unions. In Abra's view couples involved in transgender and same sex marital relationships are not natural.

According to Okoh (2001), marriage is a social institution that guarantees reproduction, the upbringing and education of children, the stability of the family, and the continuation of society - all of which are essential for the survival of the human species. One important thing that the above definition takes into account is the continuation of the family system, which is mostly dependent on the stability of marriage and the procreation of children. It is important to remember that anything that has a negative impact on marriage and procreation will eventually destabilize the family system.

Marriage is a union or covenant between a man and a woman in which the two properly shares their bodies in physical (sexual) intimacy, and also have emotional, social, economic, and spiritual obligations or relationships aiming towards each spouse's complete fulfillment as a whole human being (body, soul and spirit). The union is sacred because God orchestrated it (Essuman, 2004). This definition recognizes marital relationship as sacred, permanent and unbreakable just as covenants are not breakable as required in most Christian marriages. However, the human factor in this sacred relationship has caused many disruptions to marriage as an institution. Again, marriage is more than just a mere relationship between a man and a woman and it will require some legal protection for the parties involved.

Some researchers have examined the definition of marriage from a legal standpoint. According to Undiyaundeye (2002), marriage is a legal requirement for a young man and woman to pledge their love for one another and live as husband and wife under the marriage legislation. This definition limited marriage to only young men and women but overlooked the reality that marriage is not only meant for the young but also for the older men and women. The definition also viewed marriage from a legal standpoint but overlooked the eternal and divine essence of the institution. Marriage should be regarded as a more substantial institution and not as a mere legal romantic attachment between a man and a woman.

Many African societies have varied perspectives on marriage because there are no written regulations governing customary marriages in Africa. In most African cultures, individuals and families view marriage as one of the most important occasions than any other occasion. The day one marries in African is



the most exciting one. The marriage ceremony is not performed privately. It involves the families of both couples intending to marry as well as the community. In most African societies, marriages that are not properly constituted from a traditional and legal standpoint may not be regarded marriage in the strictest sense.

From the above definitions of marriage, none has been considered as the universally accepted definition for the concept. However, the definitions by (Abra, 2001; Essuman, 2004 – unpublished; Okoh, 2001; Stott, 2006), would be relevant and useful for this study because they all recognize marriage as a sacred institution which offers mutual benefits to both couples and also ensure the continuity of a family system through the procreation of children.

### **Types of Marriages**

According to the Marriages Act, 1884-1985 (CAP 127), there are three types of marriage that are recognized in Ghana. They are:

1. marriages based on several types of customary law;
2. marriages based on Mohammedan rites; and
3. marriages based on the terms of the Marriage Ordinance.

However, for the purposes of this study, the customary marriage and the ordinance or Christian marriage were taken into account.

### **The Traditional or Customary Marriage**

Marriage is a fundamental aspect of a society and a source of life for the family, as well as a means for society to spread and maintain itself. As a result, it is essential that the process of contracting marriage be regarded as a public matter and governed as such by each culture. Africans always had their own indigenous laws and customs before Christianity and Islam were introduced to the continent,

though they were not written down and varied according to community and ethnic groupings. People's political, cultural, and socioeconomic lives were all governed by these laws. Marriage, being a significant social institution, is governed by African law.

A traditional marriage is a union of a man's and a woman's families. Dow and Kidd (1994) considered traditional marriage to be a contract between two families rather than two individuals. The most important thing to keep in mind is that marriage, among all the ethnic groups in Ghana, is not just seen as a union between a man and a woman, as it is under European law, but also as the formation of a lifelong bond between the families of the parties to the marriage. It is viewed as a relationship between two families that lasts even after one or both couples have died, especially when children are involved. The African extended family system underpins the communal aspect of marriage.

Mbiti (1989) saw traditional marriage as the unifying thread in the rhythm of life. He went on to say that the act of marriage binds all generations together. The majority of Africans regard marriage as a divinely-ordained institution into which every normal individual is expected to enter. Marriage, in Mbiti's view, satisfies the obligation and custom that every normal person should enter and have children. The refusal to get married and have children therefore constitutes a breach of conventional norms and behaviours. A man and a woman spread their species and likeness through marriage, by passing on their lives to subsequent generations.

Molokomme (1990) claimed that traditional marriage has the potential to be polygamous. In Ghana, polygamy is legal under the customary marriage system and is accepted among all ethnic groups and cultures. Molokomme further

stated that, women and children suffer significantly as a result of the polygamous nature and practice of the traditional of marriage. When a couple divorces, the males usually end up with practically all of the important assets, leaving the women and their children in a precarious situation.

The reasons for divorce under customary law vary for men and women in different African nations. For instance, a man can divorce his wife for a variety of reasons, including infidelity, barrenness, recurrent adultery, and refusal to undertake household responsibilities. Divorce is more difficult for women married under the traditional set up and that makes them suffer in an attempt to stay in the marriage (Molokomme, 1990). Divorce has a huge negative impact on the emotional, physical, and financial wellbeing of mothers as well as their children. Some women choose to continue living in abusive and violent relationships because they are advised not to divorce their husbands.

### **Ordinance Marriage in Ghana**

The marriage Act (Cap 127) governs the ordinance marriage. Ordinance marriage is a marriage regulated by the Marriage Act of 1884 and 1985. Marriage under ordinance is completely monogamous. The Registrar of Marriages in the District where the marriage will take place must receive notification of the intended marriage from one of the parties. The Registrar of Marriages is a government-appointed official who performs marriages in the Registrar General's office in the District offices under the ordinance. This function is also performed in the Church by a gazetted Minister of Religion who has been registered as a marriage officer. The Registrar or Marriage Officer after publishing notice of the impending marriage for twenty-one days without receiving any objection against the marriage may issue a certificate.

Ordinance marriage is essentially a voluntary union of one man and one woman to the exclusion of all others, subject to the laws of consanguinity or affinity and capacity to perform the duties of matrimony prevailing in the places of residence of the parties, and subject to the formalities required by the laws of the land or the location where the marriage takes place from a legal standpoint. Because marriage contracted or recognized under the Marriage Act (Cap 127) is absolutely monogamous, Christians choose such marriages for a variety of reasons. This means that neither spouse can marry anybody else while the marriage is still in effect.

Ordinance marriage, according to Gangwari (1999), is between a man and a woman. A man or woman cannot marry more than one under the ordinance marriage. This kind of marriage is meant to be between only one man and one woman. Christian marriages are usually conducted under the ordinance, which couples sign at some point before or during the ceremony. According to the law, the crime of bigamy is committed when a person marries someone else while he or she is still legally married to another person. The ordinance marriage recommends that monogamy, not polygamy, be the rule in marriage.

### **Biblical Perspective on Marriage**

God created marriage as the first institution to form the family structure in society. From biblical perspective, two humans, a man and a woman, are designed to be connected or joined in marriage by bond. According to Powers (1987), Christian marriage is viewed as a connection between a man and a woman with a single purpose to stay permanently but with three motives namely: companionship, mutual help, and sexual fulfillment. According to Stott (2006), a classical theologian, God ordained marriage for three fundamental purposes.

First, for the procreation of children and their upbringing inside the family's love and discipline (Genesis 1:28). Second for companionship (Genesis 2:18). Third, for the expression of sexual union, or being "one flesh," (Genesis 2:24).

According to Benyah (2014), many Bible scholars believe that, the foundational scripture in the Bible forming the bedrock of marriage is found in (Genesis 2:24) which says that "Therefore, a man shall leave his father and mother and join to his wife, and they shall become one flesh." Three crucial components are highlighted in the abovementioned scripture: leaving, cleaving, and becoming one flesh.

Leaving involves a departure from parents. Leaving implies that a man entering into the marital union should be independent and responsible. The text particularly mentions the man, although both the man and the woman must leave their parents in order to form a new marriage relationship and start a new family. Leaving is like cutting the umbilical cord which unites a child to a mother. Leaving, however, does not imply abandonment of one's parents.

The second fundamental part of a marriage covenant is cleaving. It means being permanently bonded or glued together. It's similar to gluing two sheets of paper together. The couple cannot be separated without tearing one or both of them apart. In His teachings on marriage, Jesus Christ highlighted that the man and woman are "no longer two but one" (Matthew.19:6). The marital tie grows strong and the marriage can continue when couples are dedicated to loving, coming together, and keeping true to one other. It should be highlighted that cleaving must take place before leaving.

The third component is becoming one flesh. It means that, the couple must involve themselves sexually. Marriage is the institution that grants a man and

woman the legal right to sexual union. This is called a union of “one flesh” (Gen. 1: 28). According to Leupold as cited in Bacchiocchi (2001), "becoming one flesh" refers to a union consummated through sexual intercourse in which both parties' personalities are fully involved. Being one flesh does not imply that the two personas have become so entwined that each person's individuality has vanished. Each couple's different personalities and features will persist, but in order for the relationship to thrive, they must acquire similar interests and pursuits. It also entails being open and transparent with each other, sharing dreams, goals, anxieties, material things, thoughts, feelings, pleasures, challenges, achievements, and failures. It must be noted from the above scripture that, the first God-ordained marriage between Adam and Eve should set the pattern for all subsequent marriages.

### **Biblical View of Divorce**

God created marriage to be a permanent and intimate relationship between a husband and a wife from the very beginning. However, the changing trend in the world has affected marriage as an institution. Many marriages in our world today are unstable. Many marriages are troubled and some couples see divorce as a convenient way to exit distressed marriages. According to Benyah (2014), since biblical times, humans have dealt with marriage in a variety of ways.

The rate at which marriages have been breaking down in recent times has left many to question the sacredness of this institution. Such individuals are of the view that, if marriage is God ordained, then it should not end up in divorce as we have been witnessing. However, what such critics have lost sight of is the fact that, marriage is ordained by God but practiced by human beings who are fallible. Divorce is one of the topics that has attracted many debates among theologians

and scholars. On the subject of divorce, there is no general consensus among Christians. However, there are some areas of agreement among Christians when it comes to divorce. According to Gary (2007), biblical perspectives on divorce can be divided into four categories, each of which has a substantial following.

1. Some people consider marriage to be a lifetime commitment. They think that divorce is never biblically permissible, and that remarrying a divorced person is always adultery. Scriptures used to support this view are Malachi. 2: 16; Matthew. 19: 8; Matthew. 19: 6. Divorce, according to them, is not God's ideal plan for marriage.
2. There are those who hold the view that biblical grounds for divorce and remarriage are legitimate. These include concession granted by the Mosaic Law (Deuteronomy 24:1- 4), adultery granted by Jesus (Matthew. 19: 1-9) and desertion granted by Apostle Paul (1 Corinthians. 7: 15).
3. Those who believe that some situations in marriages are insurmountable. In such cases, divorce is necessary to protect one of the spouses' or their children's mental, emotional, or physical health. This viewpoint is founded on biblical concepts of compassion and sensitivity rather than explicit biblical doctrine.
4. Those who believe that a church court or church council can annul a marriage and so make it possible to remarry. 1 Corinthians 7:12 (NIV)

In summary, a biblical examination of the concept of marriage and divorce revealed that the Bible continually regards marriage as a lifetime holy institution that can only be ended by the death of one partner. Both Jesus and Paul held a no-divorce stance on marriage. However, if one breaks-up one's marriage, one should either remain unmarried or reconcile with the former spouse. Paul did not give

any further command where option for reconciliation is impossible. Marriage is a permanent sacred institution instituted by God for humanity, and Christians must realize this. The fundamental Christian doctrine frowns on divorce and that whenever spouses contemplate divorce, all available means must be exhausted to prevent the marriage from breaking down.

Against this background, where an individual has suffered divorce and there is no possibility of reconciling one to the former spouse, there should not be any impediment whatsoever in preventing him or her from entering into a new marital relationship except on the grounds of a legal issue to be settled between the two individuals with regard to the previous marriage. Jesus, Moses and Paul agreed that divorce is an indication of sin on the part of one or both parties involved.

### **The Concept of Divorce**

Divorce occurs where spouses come to the end of themselves and discover that the marital relationship has fallen apart and that no matter the kind of commitment and sacrifices they make to the marriage, the end point would be a permanent separation and later on divorce. Divorce can be viewed as an event which involves the decision and steps to leave and end a marital relationship. It is frequently preceded by a lengthy legal process to be followed in ending the relationship which can cause spousal stress, conflicts, and even violence (Amato, 2000). Divorce is the legal dissolution of a marital relationship, eliminating the duties and responsibilities as well as breaking the marital bond between the persons involved (Ambert, 2009). In fact, the legal procedures involved in dissolving a marriage may last for a long time after both spouses have physically ended the marriage.



Many scholars from their individual perspectives have presented various definitions for divorce. Whereas some scholars approach the definition of divorce from a legal standpoint, others approach it from a social standpoint. Still, others look at it from both the legal and social perspectives. It is worth noting that, marriage is said to be broken down completely when the marital relationship cannot be salvaged both socially and legally.

In Ghana, only customary or traditional marriage can be abrogated from the social or cultural point of view. Ordinance marriage can only be terminated from a legal perspective. The life of a broken marriage that is ordinance in nature can only be brought to an end by a court of competent jurisdiction. Also, for ordinance marriage to be considered as duly terminated, it must be dissolved both from the cultural and legal perspective. This means that, a marriage contracted legally can only be dissolved by a law court unlike the traditional marriage.

According to Nwoye (1999), a divorce is the only event that formally ends a marriage, just as a wedding ceremony or traditional marriage rite marks the official commencement. Hayness (2002) posited that, most African societies have customary or traditional rules about what should be done when divorce is unavoidable in a certain situation. This statement was made by Nwoye earlier when he said that in almost every African society, there are practically laws governing how to end an unsatisfactory or unstable marriage. The marriage is customarily dissolved among the Igbo and Yoruba tribes of Nigeria by asking the woman's kinsmen to refund or pay back the bride price to the man's family. In Ghana, divorce among the Asantes, Fantes, Akuapems, Bonos and some other tribes is also a simple and economical one where members of the woman's family are made to bring back the traditional drinks which was used to perform the

marital rite to the man. Where the husband is divorcing the wife, the man's kinsmen would be made to pay an unspecified amount of money to the divorced wife for wasting her time.

According to Anderson (2004), divorce is one of the safety valves for unavoidable marital problems, thereby breaking the connection or bond that had previously existed between the two parties. This means that after a marriage is dissolved, the persons involved are no longer bound by the marriage's duties and bonds. Dissolution of the marriage will give them choice to remarry or remain single. Hornby (2001) defined divorce as the formal dissolution of a marriage, allowing the husband and wife to remarry. Divorce, according to Hornby, is the legal process of ending a marriage's life. Walter (2005) seemed to agree with the dissolution of marriage from legal perspective when he defined divorce as the formal dissolution of a marriage and a source of relief for a stressed-out couple. According to Walters, divorce is viewed as a form of coping mechanism for dealing with the pressures and challenges that unavoidably arise in marriage.

From a legal standpoint, a marriage is said to be dissolved only when there is a formal separation of husband and wife as a result of a court order either completely dissolving or temporarily suspending the married relationship (Walter, 2005). The legal process undertaken by the aggrieved couple to break up or dissolve their marriage should be determined by the court in order to set both parties free from the bonds of marriage and provide them with the opportunity to start a new life.

### **Causes of Divorce**

Divorce is an unpleasant experience for married couples to go through. The presence of certain conditions in marriages puts marriages at a greater risk of

disintegration. The causes of marriage instability are complicated and varied, and no single factor can be identified as the most significant cause of divorce. There are many different reasons why marriages fall apart, and among them include personal, family, and external circumstances. Numerous researches have been conducted on the physical and psychological causes of divorce (Bradbury, Finchman & Beach, 2000).

Marital conflict is one of the causes of marriage breakdown. In a research on the causes of divorce conducted in New York City, Weiss (1999) found that divorce occurs when a marriage becomes unpleasant and unmanageable and all efforts to make things right fall flat. In a state wide survey in Oklahoma, Johnson, Stanley, Glenn, Amato, Nock, & Markman (2001), found that one of the reasons for divorce that is most frequently selected from a list of alternatives is having too many conflicts or arguments. The inability of the spouses to resolve differences could also make the marriage suffer.

Another cause of marriage breakdown is where one of the spouses or both come from a family that has a history of divorce. Families that have a long history of divorce put marriages under more stress. Amato (2000) found that children of divorced parents are more likely to experience divorce after marriage, and this risk increases significantly if the spouse they marry also comes from a divorced home. Amato also found that if the woman had witnessed a parental divorce, her chances of getting divorced increased to 59%. The chances of divorce nearly quadrupled to 189 % when both spouses experienced parental divorce.

Communication difficulties are another issue that contributes to the breakup of a marriage. According to Bateson, Jackson, Haley, and Weakland (as cited in Nwoye, 1999), inappropriate communication is one of the factors that

contributes to a troubled marriage. Spouses' inability to communicate effectively affects the marriage. Gottman (1999), has hinted that communication has a high predictive value to the success of any marital relationship and a lack of it can lead to divorce.

Financial difficulty is another major factor that can contribute to marriage breakdown. Many families struggle with poverty and this affect the wellbeing of the couples in their marital relationships. Hawkins, Willoughby, and Doherty (2012) used divorced parents in their study and found that financial challenges accounted for 40% of the reasons for divorce.

Moreover, marital or gender role difficulty has been cited as one of the reasons for divorce. According to De Graaf and Kalmijn (2006), one of the most often mentioned reasons for divorce in the Netherlands is the division of domestic duties. Gender roles have been redefined, and this has had a huge impact on marriage and family life. Some radical feminist proponents have been openly antagonistic to marriage and family institutions. Divorce, according to feminists, is a liberation from an oppressive institution, not a breach of a sacred trust.

Additionally, incompatibility has been cited among the reasons causing divorce. Amato and Previti (2003) in their study in the US found that incompatibility was cited as one of the reasons when divorced people were asked why they divorced and this accounted for 19.2% of the reasons.

Without a doubt, infidelity is one of the major factors that contribute to marriage breakdown. For a number of reasons, some spouses may tolerate infidelity as an affair within the marriage, while others may view it as a fundamental and unforgivable breach of the marriage relationship (Vaughan 1986). In most Africa countries and cultures, whereas infidelity on the part of

married men are mostly forgiven by their wives, infidelity on the part of a married woman is considered as a taboo and unforgivable and lead to the breakdown of marriages.

Again, blended families where children are brought from previous marriages also bring about breakdown of marital relationship. Statistics show that divorce is more likely to occur in these marriages. In her study on blended families-problems and solutions, Elizabeth (2001) discovered that the three "Cs" – communication, compromise, and commitment – are the most important variables in making a marriage work, and that the lack of these factors leads to divorce.

Also, chronic ailment is also a factor contributing to the breakdown of some marriages. Chronic or life-threatening illnesses, as well as psychological illnesses, can have a severe impact on marital stability. Mental illness has also been cited as one of the reasons for marriage breakdown (Karney & Bradbury 1997). Compared to married persons, divorced people experience higher rates of depression, poorer levels of life satisfaction, and more health problems (Amato, 2000).

Involuntary childlessness is another reason for marriage breakdown. In many African societies, marriages that do not bring forth children are considered as unfruitful. The inability to give birth to a child is a source of worry for many Couples. More importantly, involuntary childlessness has decreased over time due to better medical cures for infertility and sexually transmitted diseases as well as generally improved health in individuals (Heaton, Jacobson, & Holland 1999). However, some couples in spite of improved health conditions have still not given birth.

In another study, early marriage was found to contribute to marriage breakdown. Marrying at a younger age can also lead to marriage breakdown because couples may not be matured enough to handle some difficult issues which might crop up in the marriage. According to Lyngstad and Jalovaara, (2010); and Kurdeck (1993), individuals who married at a younger age may lack the maturity and experience to find solutions to many marital problems that confront them.

Divorce is also more likely if one has been married before. Numerous studies have shown that people who get remarried after a divorce are more likely to get divorced again (Poortman & Lyngstad, 2007; Teachman, 2008). Moreover, one might think that cohabiting spouses have had some experience and information about each other to assist them live life together meaningfully, it has been discovered that cohabitating partners are more likely to divorce after marriage (Amato, 2010; Lyngstad & Jalovaara, 2010). However, some researchers believe that cohabitation may actually increase the probability of divorce due to a lack of commitment to marriage against partners' desire for sexual encounters and reproduction (Stanley, Rhoades & Markman, 2006).

One of the reasons for divorce has been blamed on a lack of commitment. Markman, Stanley, & Blumberg (2010) conducted a study on divorce and came out with the Prevention and Relationship Enhancement Programme (PREP). Following the programme, among other things commitment was one of the things couples were made to learn and understand to reduce the risk of divorce.

### **Effects of Divorce**

One of the most traumatic experiences that may happen to a married individual is divorce and separation from a spouse. Divorce among other things

affects its victims physically, psychologically, economically, educationally, socially, and emotionally (Amato, 1994; Kurdeck, 1991).

Studies on the effect of divorce have found that it affects the physical and psychological well-being of couples who experience it. Talbot (1997) pointed out that divorce pushes many families into poverty and economic difficulties. Talbot added that due to financial difficulties, children from divorced homes are more likely to drop out of school and girls among them are more likely to become pregnant as teenagers, as well as be more prone to depression and even unemployment. Kelly and Emery (2003) further confirmed that children with divorced parents are more likely to perform poorly in school.

Scafidi (2008) in his research in the Utah state of US found that, the cost of maintaining a divorced family is higher than the cost of keeping a stable and healthy marital relationship. He noted that, spouses experiencing divorce will lose money due to relocation costs, legal fees, and lost wages, among other personal costs.

Dike (1999) has noted that divorce constitutes a major source of family disintegration. Divorce breaks down a family either in part or in whole thereby frustrating the destinies of spouses and their children (Kelly, 2005). Mgbodile (2000) observed that divorce causes family members to walk about with a rope around their necks. He went on to say that when considering divorce, one should keep in mind that he or she is using a sword over the home and children.

Additionally, it was asserted by Heatherington and Kelly (2002) that children from divorced homes are more than twice likely to experience behavioural problems than children from intact homes. Other studies have supported the notion that children from divorced families frequently have poorer

self-esteem, which leads to antisocial behaviour when compared to children who do not experience divorce (Zill, Morrison, & Coiro, 1993).

Children of divorced parents are more likely to divorce when they get married, according to Wolfinger (2005). Over the past three decades, numerous studies have discovered that children from divorced families frequently learn from their parents and are more likely to perpetuate the behaviour in their future marriage (Coontz, 2007; Hawkins & Booth, 2005).

Marquardt (2005) posits that children who have experienced parental divorce usually live between two worlds. They live in their world and that of their divorced parents which create confusion their minds. Wallerstein, Lewis and Blakeslee (2000) also found that, divorce establishes a lifelong identity for such children, who refer to themselves as divorced children. According to a comparative research done by Wallerstein et al., children from divorced families are more likely than children from intact families to experience short- and long-term psychological and social problems.

Against this background, divorce may not be entirely seen as harmful phenomenon, because research has shown that after a period of time, majority of divorced individuals are able to cope and live a normal life (Booth & Amato, 1991; Hetherington & Kelly, 2002; Sbarra & Emery, 2005). Indeed, several researchers have discovered that divorced people have more prospects for growth, independence, and overall life happiness after marriage break-up. It is worth noting that divorce gives its victims the opportunity to remarry and map out new ways of adjusting to life (Huddleston & Hawkings, 1991; Marks, 1996). Unfortunately, some divorced individuals are perceived to be in worse circumstances than married persons in general. However, when individuals who



have divorced are compared with those who are in unhappy marriages, we may say that those who have divorced seem to have higher morale and greater life satisfaction than those living in unhappy marital relationships (Hawkins & Booth, 2005; Overbeek et al., 2006).

### **Theories on Marriage Breakdown**

Many theories have been used to bring different perspective and insight on marriage breakdown. In this study the attachment theory, social exchange theory, and the power differential theory of divorce were used to throw more light on factors contributing to the breakdown of Christian marriages.

#### **Attachment Theory**

The Attachment Theory was developed by Bowlby in 1969. The attachment theory talks about strong emotional bonds that should exist between married couples. Bowlby (1969) defined "attachment bonds" as strong, long-lasting ties that drive couples to stay connected and engage in proximity-seeking behaviour when additional protection or support is needed. As couples grow and mature in their marital relationship, one significant ingredient that should exist between them is the attachment bond. The attachment bond cements the marriage and once it is broken, the couples will begin to experience some negative consequences in their marital lives.

Bowlby (1969) continued to say that, attachment is a strong bond that develops first between a parent and a child, then between peers, and ultimately between a husband and a wife in an intimate relationship. According to the theory, attachment plays a significant role in determining a person's personality and behaviour throughout their lives. Although attachment theory does not expressly

address the issues that lead to divorce, it does give a solid platform for understanding the mechanisms that lead to the breakdown of a marriage.

Bowlby (1979) was of the view that, the attachment theory requires two crucial conditions for establishing a good marital relationship: First, every married person desires the availability and presence of a trustworthy figure who can provide a safe haven and a solid foundation for their lives. Second, every married person must be able to recognize and interact with a trustworthy attachment figure in order to preserve a mutually enjoyable marriage. From the standpoint of the attachment theory, the absence of one or both of these essential components in a marriage can lead to dysfunctional relationships, which can lead to separation and divorce.

The theory suggests that for any marital relationship to be successful, a spouse must act as a Trustworthy Attachment Figure (TAF). According to the theory, an attachment figure who provides security and understands the partner's need for a safe haven and solid foundation acts in ways that prevent the marriage from breaking down. Numerous studies have discovered that when spouses are well connected, attachment can persist and resist dissolution even in the face of hostility, hurt, and the belief that the relationship should be terminated (Davis, Shaver, & Vernon, 2003; Mazor, Batiste-Harel, & Gampel, 1998).

The attachment theory is important to the study of marriage breakdown because it teaches couples to understand the relevance of establishing a bond between themselves, which fuels interactions and guarantees the success of the marital relationship. Again, couples' understanding of the need to maintain a strong attachment would help them to have a long-lasting commitment, love,

trust, and understanding. Spouses should therefore work very hard to avoid breakdown of the attachment bond which often leads to unhappy marriages.

Against this background, Bowlby (1969) is of the view that, over time the attachment that spouses have for themselves begin to weaken. When the bond is weakened, spouses' level of closeness, affection, support, and interdependence begin to die out of the marriage and divorce becomes inevitable. Weiss (1976) confirmed that when attachment is broken divorce becomes the reaction of couples followed by the discomfort reaction of children. Couples should therefore do their best to maintain the bond and act as Trustworthy Attachment Figures.

### **Social Exchange Theory**

The social exchange theory is one of the theories that many scholars have used to explain dissolution of marriages. The theory states that the degree of social power and social dependence that may exist in a given relationship determines the level of influence that some people exercise on others during social interactions (Levinger, 1976).

In explaining the theory with respect to marriage breakdown, Levinger was of the view that, the decision to exit any marital relationship was influenced by three factors namely:

1. the attractiveness of the marriage,
2. the barriers to divorce, and
3. the attractiveness of the available alternatives.

According to Levinger, one factor that makes marital relationship attractive is education. Many other studies have also confirmed that education makes marriage attractive because it enhances the interpersonal skills of spouses (Harkonen & Dronkers 2006; Kreager, Richard, Cody, & Marin, 2013). Goldstein

and Kenney (2001) have observed that education causes educated people to marry late and there is evidence to suggest that educated men and women who marry late are more committed to their marriages than their uneducated counterparts who marry early. According to Perelli-Harris, Michaela, and Karolin (2010), educated women are less likely to have children outside of marriage or with men they do not marry, which results in higher marital stability. Perelli-Harris et al. further found that less educated men and women frequently experience marital instability because they are more likely to engage in premarital affairs and have children before getting married, both of which are potential causes for marriage breakdown.

Levinger (1976) also pointed out that a barrier to divorce is another factor that can prevent divorce itself. Levinger defined divorce barriers as perceived psychological, legal, social, religious, or economic sanctions that a person is expected to experience in the case of divorce. Divorce barriers such as strict divorce legislation, social or religious sanctions can prevent a marriage from breaking down even in the face of low marital satisfaction. On the other hand, if there are no barriers, even reasonably good marriages may collapse (Amato & Hohmann-Marriott 2007).

Moreover, Levinger (1976) explained that the attractiveness of the available alternatives can determine whether a spouse will stay or exit the marital relationship. In their study, Lyngstad and Jalovaara (2010) found that the attractiveness of alternatives to the existing marriage can lead to divorce. For example, an educated married woman who finds herself in an unhappy marriage would have the option to consider whether to continue to stay in an abusive marriage or the alternative of divorcing and remain single or remarry. The

rationale for this is that education increases women's chances of being self-sufficient and provides them with the means to exit unhappy or violent marriages. Wolfinger (2005) confirmed that financially independent women were more likely to consider divorce as a viable alternative to an unpleasant marriage.

Against this background, other studies have equally refuted the idea that educated women's financial resources adversely destroy marital relationships. It should be noted that the higher educational attainment of women as a predictor of marital stability is not well justified in the existing literature. In fact, the evidence for the current arguments that educated women experience higher levels of marital instability is not well grounded in evidence. There is evidence that women's education can help to keep their marriages together. Some researchers are of the view that, educated women's increased marital stability could be related to the unattractive nature of alternatives to their marriages (Amato 1996; Kreager et al. 2013).

The Social Exchange Theory is appropriate to the current study because Christian values and practices make marriage attractive and also serve as barriers to divorce because there is a social cost and religious sanctions on the part of Christian couples who desire to exit their marriages for whatever reason.

### **The Power Differential Theory of Divorce**

The Power Differential Theory of Divorce is a theory that explains why a husband and wife do not have the "same footing." According to the theory, the spouse who has more power and more opportunities outside of the marriage is more likely to seek divorce (Sayer, England, Allison, & Kangas, 2011). It has been observed that some factors make many married men have some comparative advantage over married women. Husbands' power generally outweighs

their wives' power on external assessments. According to England and McClintock (2009), husbands are typically older than their wives however, the power advantage of age may fade or even reverse as people grow older. Additionally, married men have continuously earned more money than married women on average, despite the gender pay gap narrowing over time (Vanneman, 2006).

According to Sassler and Miller (2011), men enjoy the prerogative of proposing marriage to their would-be partners in heterosexual marriages. This means that men from the beginning control the marriage decisions. In addition, Bass (2015) established that most heterosexual wives after marriage, adopt their husbands' family surnames. Most women in the United States continue to take their husbands' surnames when they get married even though laws requiring wives to take their husbands' surnames were phased out in the 1970s (Johnson & Scheuble, 1995).

The power differential theory has been widely employed by researchers to predict that married men are more likely to start a divorce because they believe they have a specific amount of power in a marriage. According to studies on online dating markets, single women's attraction in single men diminishes more dramatically as they get older than single men's attractiveness to women (Rudder, 2014). Rudder further pointed out that, when women are young, they are in great demand romantically, whereas men become more in demand as heterosexual lovers as they grow older.

Despite the fact that married men have a number of power advantages (including being older than their spouses, earning more, and becoming more in demand as heterosexual spouses as they age), women have initiated roughly two-

thirds of all divorce cases from the 1940s to the present (Sayer et al., 2011). However, a woman initiation of divorce makes little difference by age (Rudder, 2014).

Notwithstanding this, the power theory of relationships goes on to suggest that one reason why women leave heterosexual marriages is because they lack power (England & Kilbourne, 1990). Wives are more likely to ask for a divorce than husbands because they have less influence in their marriage. According to Sayer et al. (2011), the huge amount of research on the factors that contribute to divorce frequently fails to differentiate between divorces that the wives initiate and those that the husbands pursue.

The Power Differential Theory of Divorce is important to this research because it would help husbands and wives to understand one another and bridge the power gap between them. This helps couples to know the limit and the extent to which they exercise their powers in the discharge of their gendered roles and decision making in the marriage.

### **Empirical Review**

This section of the literature review examines the findings of previous studies on marriage breakdown in relation to marital role difficulties, commitment difficulties, communication difficulties, marital conflicts, financial management difficulties, sexual intimacy difficulties, and marital violence.

### **Marital Role Difficulties and Marriage Breakdown**

Marriage calls for new roles and responsibilities to be carried out by couples in their relationships. Marital roles are responsibilities performed by a husband and a wife in their marital relationship. Gender roles in marriage play a significant part in couples' lives. According to Vanassche, Swicegood, and

Matthijs (2013), the impact of gender roles on marriage and couple well-being differs depending on the family's cultural background. Basically, there are two cultural settings under which gender roles are performed in marriage. These are the traditional and the non-traditional.

Under the traditional family system, a gender role is emphasized on a gender-based division of labour where husbands are primarily seen as breadwinners and wives are seen as homemakers and childcare providers. In non-traditional societies, where both the husband and wife participate in household and economic tasks, gender roles are emphasized on a shared and agreed division of labour. According to a number of surveys, the traditional family structure, in which the husband is viewed as the breadwinner and the wife is considered as the housewife and childcare provider, is changing as gender roles evolve (Bianchi & Milkie, 2010; Rogers & Amato, 2000).

Williams and McBain (2006) claimed that because of changes in cultural norms over the past few decades, these roles expectations for both men and women in traditional societies have undergone a significant transformation. Amato, Booth, Johnson, and Rogers (2007) conducted a survey and revealed that, the majority of husbands agreed that when their spouses are employed and working full or part time, they should share breadwinning responsibilities with them. The study further showed that the majority of married women also expected their husbands to undertake or share domestic chores and child care responsibilities with them.

Gender roles affect marital quality and satisfaction. According to Heaton and Blake (1999), gender role attitudes and divorce have a connection. However,



there has been little research to investigate the linkages between gender-based division of labour and marriage breakdown (Cooke, 2004).

Heaton and Blake (1999) posited that, there is always a challenge among couples in a situation where husbands performing their roles as breadwinners assume that their wives who are also working full time should solely be responsible for childcare and household responsibilities. Similarly, when wives who are employed and working full time assume that breadwinning is the sole responsibility of husbands, then problems are likely to erupt between husbands and wives (Amato & Booth 1995). However, in a Ghanaian context, when wives who are gainfully employed specifically ask their husbands to help with the household responsibilities, they end up showing appreciation for their husbands for the gesture.

Bianchi and Milkie (2010), confirm that the problems arise when a woman works full-time and yet has to come home and perform childcare and household chores alone. Dual-earning couples who are working full time and performing child care and household responsibilities have challenges different from couples where one is full time and the other performing childcare and household responsibilities. Shelton and John (1996) discovered that even when women work full-time, they still do the majority of household chores and child care activities.

More importantly, changing in gender roles has resulted in some men involving themselves in child care and household responsibilities. However, mothers' childcare involvement remained substantially more evident than fathers. Married women are more likely than married men to agree to take time off or work part-time while their husbands work full-time when their children are young.

Conflicts resulting out of roles to be performed by a couple or both in their marital relationship often leads to marriage break ups. The experiences and perspectives of husbands and wives in their marital roles differ and that might lead to marriage breakdown. Amato and Previti (2003) reveal that women complain more about their husbands' roles in their marriages as compared to men. It is important that both husband and wife be aware of their own gender roles and the roles they expect from their spouses throughout the marriage.

### **Commitment Difficulties and Marriage Breakdown**

Commitment is a concept that is essential to understanding how human beings connect themselves especially in a marital relationship. Yamagishi and Yamagishi (1994) in general terms explain commitment as a binding tie between individuals in an exchange relationship within an institution or organization. Marital commitment can therefore be defined as the tie or bond that exists between a husband and wife in a lifetime intimate relationship. Marital commitment refers to a husband and wife taking a long-term view of their marriage and not allowing themselves to be overwhelmed by the problems and challenges in life. It explains why many people get married and over time remained married. When a husband and wife are highly committed to their marriage, they feel safer and are more willing to make sacrifices for the success of the marriage.

Three components of commitment have been identified by some scholars namely: personal commitment, moral commitment, and structural commitment (Carter, 2012; Duncan, Barlow, & James, 2005). According to them, personal commitment is based on a person's attraction to his or her spouse and is generally described in terms of romantic love or the social identity that comes with being

married. Moral commitment is the idea that a husband and wife should stay together because they have a moral obligation to do so. Structural commitment refers to the belief that people are obligated to stay in a marriage because of the social, emotional, religious, and economical implications of terminating the marriage.

Burgoyne, Reibstein, Edmunds, and Routh (2010) believed that, for any marital relationship to thrive, personal commitment is required of the individuals involved. According to them, commitment in a marriage relationship comprises trust, fidelity, dedication, and support for one another. A lack of these ingredients in the marriage could lead to the breakdown of the marriage.

Marriage calls for a lifetime commitment on the part of both spouses. Stanley, Markman, and Whitton (2002) discovered that married people are more willing to invest in their marriages when they are more committed to themselves and to their spouses. Johnson, Caughlin, and Huston (1999) established that some couples marry and remain married because they believe that being married has advantages over being single. According to Burgoyne et al. (2010) Commitment promotes interdependence, mutual investments in relationships, and a strategy for a long-term union stability. Others also marry and remain married because of the uniqueness of their spouses.

However, unpredictable life events such as involuntary childlessness, joblessness, unfaithfulness, economic uncertainty, parental divorce, etc. have lowered the commitment levels of married individuals making some to exit marriage as a divine institution. Lack of commitment is one of the reasons people agree to their divorce. According Jamieson, Anderson, McCrone, Bechhofer, Stewart, and Li, (2002) life events have challenged the commitment levels of

married individuals and for a greater number of them, the expression of commitment depends on the circumstances.

Smart and Stevens (2000) found that, a shift of attitude towards individualization has affected commitment level in marital relationship. There are many divorce cases in recent times because husband and wives focus more on individual interest than couples' interest. The commitment level of couples today is different from the commitment level of couples some decade ago who saw marriage as a journey of commitment which naturally progresses from one stage to the other. Smart and Stevens saw commitment as a long-lasting mutual engagement where couples obligate themselves and jointly plan and monitor the progress of their commitment in the relationship.

Amato and DeBoer (2001) in their studies found that, couples who have experienced parental divorce are less committed in marriage and the possibility of divorcing is high. The reason is that when children witness their parents getting divorced and separated, they learn that marriage is a temporary union that does not require a lifetime commitment. Against this background, couples from non-divorced families whose parents hold the view that marriage is a lifetime and permanent relationship are more likely to commit themselves and avoid divorce. According to Amato (1996), marital problems are more likely to occur in marriages where both spouses are from divorced families than non-divorced families. This what D'Onofrio, Turkheimer, Emery, Harden, Slutske, and Heath (2007) in their studies referred to as intergenerational transmission of divorce.

It must be noted that the bond existing between a husband and wife makes the marriage stronger and unbreakable. When the couples involved in the relationship feel that their spouses are not replaceable by any other person, then

they become more committed to the marriage. According to Whitehead (1996), lack of commitment between couples creates more marital problems which lead to the breakdown of the marriage. Others scholars like Lee (1998) supported the view that lack of commitment has resulted in the failing of marriage institution.

He revealed that lack of commitment to the marital relationship often leads to an accumulation of unresolved problems and a prolonged failure to express mutual affection.

### **Communication Difficulties and Marriage Breakdown**

Communication is fundamental for every human relationship. It has been discovered to be a common thread that keeps family ties intact and functional. According to Matthews (2012), communication is the exchange of messages, ideas, attitudes, and feelings between two or more people that results in some degree of understanding. It can be both verbal and nonverbal. Verbal communication refers to as speech whereas non-verbal communication includes, among other things, gestures, body language, and facial expressions. The success or failure of a marriage can be determined by communication. Matthew further stated if love is a marriage's heartbeat, then communication is its lifeblood. Couples should therefore learn to communicate properly in order to keep the heartbeat of the marriage beating.

Marital Communication is simply defined as the manner in which spouses connect with one other. It refers to the sending and receiving of messages between a husband and wife. Marital communication is the interaction and exchange of meaningful verbal and nonverbal messages between a wife and her husband in a marriage. A marriage that lacks effective communication is doomed to fail. According to Esere (2006), communication is a life line of any meaningful marital

relationship. In a world full of divorce, no marriage can survive without effective communication.

According to Malone (2015), effective communication is the "connector" or "linker" of all relationships. In a marriage, effective communication contributes to the stability of the relationship. Effective communication, according to some researchers, is a precondition for marital stability (Esere, 2006; Sherif & Stritof, 2005). Communication in marriage is like a bridge which enables spouses to connect to each other in the marriage. According to Lavner, Karney, and Bradbury (2016), effective communication helps couples learn more about one another by creating a shared knowledge and understanding. Many basic challenges in a marriage can be resolved through effective marital communication. Marital communication promotes intimacy and creates an atmosphere that allows a couple to enjoy their relationship (Pinsof & Lebow, 2010).

Communication breakdown is one of the many causes that contribute to divorce. Communication breakdown refers to a situation where couples do not engage or share information with each other. Peterson (2015) noted that communication breakdown has been a pathway that leads to marriage breakdown. While some couples are able to keep open lines of communication throughout their marriage, others are unable and this leads to a breakdown in communication, which causes lot of challenges for the husband and wife. The majority of couples that are afflicted by misunderstanding suffer from a communication breakdown. The breakdown in marital communication if not handled properly can lead to divorce.

Poor communication skills are also linked to a higher chance of divorce and marital separation (Esere, 2008). Poor communication, according to Matthew

(2012), is the surest indicator of marital dissatisfaction and the greatest predictor of marriage breakdown. Matthew further asserts that breakdown of most marriages can be traced to lack of effective communication among couples.

Negative communication is another important component that contributes to marriage dissolution. Negative communication is where spouses' resort to unwholesome talks and exchange unpalatable words. According to Van Pelt (1997), negative communication patterns can result in unresolved issues, unmet needs, misinterpretations of intentions, and long-lasting hostility. Van Pelt goes on to say that all of this could lead to conflict, which could be difficult to resolve due to resentment between one or both sides. According to Knapp, Sandberg, Novak, and Larson (2015), young couples are more likely to divorce as a result of bad communication patterns that are acquired through the process of life development in a family system. According Arnett (2014), to help young couples stay in marriage as a lifetime relationship, they have to unlearn maladaptive communication patterns and learn to improve their skills so as to communicate effectively.

Another reason for marriage failure is a lack of efficient communication. According to Esere, Yusuf and Omotosho (2011), the success of marriage among other things depends on effective communication. They went on to add that the biggest danger to the stability of a marriage is a breakdown in communication. According to Van Pelt (1997), a couple's happiness is largely influenced by how well they communicate. This suggests that a couple's communication style has the power to strengthen or weaken their union. Through effective communication, couples can resolve issues, satisfy needs, prevent misunderstandings, and grow in intimacy over time. According to Van Pelt, effective talking and listening skills

are essential for igniting caring, giving, sharing, and supporting in a marriage. In Kitson's research as cited by Amato and Previti (2003), one of the leading causes of divorce was a lack of communication.

According to Cox (2010), ineffective or poor communication is a common reason for divorce among young couples. Tembe (2010) observed that one factor contributing to the difficulty of resolving financial and emotional problems is a lack of communication.

### **Marital Conflict and Marriage Breakdown**

No marital relationship is devoid of conflict and misunderstanding. Regardless of the degree of love that pertains in marriage conflict is inevitable. Conflict in any form is a threat to the sustainability of marital peace and stability of a marital relationship. Marital conflicts are natural and inherent tendencies that arise as a result of differing interests, opinions, and ideas between a husband and wife. Marital conflict is defined as an open conflict between couples that causes them to argue and have marital problems (Falcke, Wagner, & Mosmann, 2008; Fincham, 2009). According to Kline, Pleasant, Whitton, & Markman (2006), marital conflict is an unavoidable event in any marital relationship.

Couples with marital conflict bring to themselves great challenges. Couples in healthy relationships learn to tolerate and handle disagreement when it arises. Marriage conflicts which lead to unstable relationships arise for a number of reasons, such as disagreements about marital responsibilities, a lack of communication, difficulties with finances, sexual issues, and so on. According to Pathan (2015), husband and wife often find themselves in conflict situations in the marriage because of clashes between role performance and role expectation. This usually occurs where what couples expect is different from what they



experience in the marriage. One of the most frequent causes of marital conflict is unrealistic expectations. Managing conflict in a marital relationship calls for adjustment on the part the couples.

Some researchers believe that marital conflict has four dimensions: content, frequency, intensity, and resolution (Falcke & Mosmann, 2011; Wagner & Grzybowski, 2014). Conflict content, according to them, refers to the issues that cause couples to dispute. The conflict frequency refers to how often the matters causing the disagreement between spouses occur. According to Lindahl and Malik (2011), there is a correlation between the number of conflicts and the dissatisfaction experienced by a husband and wife in their marriage. Lindahl and Malik further indicated that conflict intensity refers to the level of disagreements between the couples which can be high or low. High intensity conflicts most often lead to violence.

Marital conflicts are caused by natural problems as well as man-made problems. Natural problem such as involuntary childlessness if not manage well can bring about conflict in marriage. Marital conflict as a result of childlessness often brings about blame game if persist over time can weaken the marriage bond and commitment and eventually lead to marital breakdown. Man-made problems which manifest themselves into conflict include lack of respect, commitment, sexual intimacy, non-performance of marital roles, unfaithfulness issues, poor communication issues, etc. Jenkins, Stanley, Bailey, & Markman (2002).

Moreover, some scholars are of the view that “Hidden” relationship issues can lead to conflict between a husband and a wife. Unexpressed demands and sentiments are hidden relationship challenges. According to Jenkins et al. (2002),

unfulfilled wants and desires can cause serious damage to a marriage if they are not addressed.

A stable marriage is not one without disagreements or misunderstandings; rather, it is one where the couple can control the frequency of conflict and prevent the few occurrences of conflict from turning into crises. According to Esere (2006), marriage stability is the persistence of a significant level of peace and tranquility among married couples over a long period of time.

Marriage can be a battlefield or a war zone where conflict occurs on a regular basis and couples may not have what it means to resolve them. Couples who resolve conflicts amicably and communicate more positively than negatively do a better job of naturally creating an atmosphere of acceptance (Johnson, 1996). Gottman (1997) posited that, couples who engage in ineffective communication patterns frequently face conflict in their lives. According to Johnson, Cohan, Davila, Lawrence, Rogge, Karney, Sullivan, and Bradbury (2005), in order to minimize marital conflict, couples need to acquire problem-solving techniques such how to express positive emotions while managing negative ones. Couples who handle conflict constructively are better able to resolve conflict than those who handle it destructively. Kamp Dush and Taylor (2012) discovered that older couples who have married for long time have lower levels of conflict than younger ones. According to Birditt, Brown, Orbuch, and McIlvane (2010), older couples manage disagreements more constructively than younger couples.

Accumulation of unresolved conflicts in any marital relationship can have dire consequences for the marriage. Anim (2011) observed that in Ghana, many married couples in a marital conflict situation get around it, rather than facing the problems and seeking to deal with it. When couples engage in negative

interactions leading to high level of conflict, conflict resolution becomes difficult (Gottman, 1999). Some couples show all kinds of hostile behaviours during conflict. Karney and Bradbury (1997) noted that conflict behaviours which negatively lead to deterioration of the marital relationship mostly end up in separation or divorce. Remarried couples' marriages, as well as marriages where the wife works full-time but the husband does not, or marriages where both spouses are unemployed, can all have high levels of conflict (Kamp Dush & Taylor, 2012). Gottmann (1994), claimed that the conflict cycle traps couples, forcing them to resolve, manage, or derive new meaning from the conflict in order to deal with it.

### **Financial Management Difficulties and Marriage Breakdown**

One of the most frequent causes of marital conflict is generally believed to be financial difficulties. Money is critical to the success of any marital relationship and that when it comes to family affairs; a husband and wife who are experiencing financial difficulties frequently encounter tremendous division and conflict (Benjamin & Irving, 2001). Some scholars maintain that couples who are able to handle their finances well have a healthier and more successful marriage (Gottman, 1999; Jenkins, et al., 2002). Financial matters affect the quality of a marital life. The financial situation of every married couple has a huge impact on their life.

According to Waseem (2004), money play a significant role in marriage regardless of whether couples are rich or poor. Money increases a couple's ability to meet their financial needs and a lack of it creates problems in the marriage. Money management is just as crucial as how much money a couple earns (Lawrence, Thomasson, Wozniak & Prawitz, 1993). Couples are more

likely to fight when they lack basic financial management skills or when a partner spends money irresponsibly (Kerkmann, Thomas, Jean, & Scot, 2000). The most common financial disagreement between married couples is about their partner's excessive spending (Dew, Britt, & Huston, 2012).

Financial difficulty is one of the major factors that can lower the overall quality of marital life which can cause marriage breakdown. Financial setback is one of the reasons why some couples fight over money. Financial difficulties often make couples struggle to make ends meet. If this problem persists and is not handled, it can cause serious damage to a marriage. Couples who are having financial problems disagree about how to spend their money (Jenkins et al. 2002; Shapiro, 2007). Usually, the fallout from such conflicts can be so damaging that it becomes difficult to repair the damage done to one's marital relationship. Financial difficulties can arise from a number of different situations, including job loss, unemployment, poor financial resource management, etc.

According to Papp, Cummings, and Goeke-Morey (2009), financial disagreements last longer and are more difficult to resolve than other types of conflicts. Financial difficulties make a marital relationship a stressful one. A study conducted by Hofheimer (2010), confirmed that financial struggles increase stress to any marriage relationship. Financial disagreements lead to more negative conflict strategies such as yelling and beating particularly with husbands (Papp et.al). Financial problems are one of the most frequently cited "causes" of divorce (Kerkmann, et al., 2000). According to Choi and Marks (2008), disputes between couples often revolve around shared financial responsibilities, unequal financial standing, hidden financial circumstances, excessive spending, and a lack of financial support.

Financial Individualization is another cause of marriage breakdown. Lauer and Yodanis (2011) argue that individualization may not make couples pull their resources together as each would prefer to operate and maintain a separate bank account. Married couples operate separate bank accounts for a number of reasons, such as independence and to prevent arguments (Pahl, 2005). More importantly, even in the face of individualized resource management, the decision to pool resources may be a symbol of commitment between spouses (Lauer & Yodanis, 2011).

Financial difficulties often lead to marriage breakdown because it limits the spouse ability of meeting the families' needs and reduces financial security. It puts financial pressure on the couple especially the man to perform his breadwinner role. Wilcox and Dew (2008) found that when wives assume the entire responsibility of the household's financial burden, husbands are much less satisfied in their marriages and are more likely to consider divorce. According to Brown and Manning (2010), financial difficulties and the challenges that come with them can be a source of marital problems.

Financial difficulty adversely affects the financial well-being of couples. According to Britt, Huston, and Durband (2010), financial stress is more common when a couple's financial contributions are unequal, (i.e when one person contributes much more to the couple's money than the other). Dew and Stewart (2012) pointed out that, low income which causes financial burdens, can lead to excessive debt. According to Arnett (2014), conflict between spouses can occur when sound financial decisions are not made or when financial decisions are not communicated.

Financial disagreements in marriage can be a strong indicator that both husbands and wives wish to have a divorce (Terling-Watt, 2001). In one study conducted by Schramm, Marshall, Harris, and Lee (2005), financial difficulty was ranked as the fifth most prevalent cause of divorce. Financial management and marital satisfaction have been found to have a strong relationship (Kerkmann, et al., 2000). Financial insecurity contributes to separation and marriage breakdown. One of the grounds for divorce is financial disagreements between spouses (Dew, Britt & Huston, 2012).

### **Sexual Intimacy Difficulties and Marriage Breakdown**

Sexual activity is essential to intimate relationships across the life-course. Sex plays a significant role in any marital relationship. According to Hill (2011), marital sex strengthens the bond between spouses and nurtures the marriage. McCarthy and McCarthy (1998) are of the view that, when sex is nice and positive, it becomes an important element in cementing the marital relationship. They went on to say that marital sex is a mutual pleasure and a way to strengthen and deepen the relationship. Good sex also acts as a tension reliever, making it easier to deal with life's and marriage's stressors. Sexuality strengthens the marriage bond and it makes the husband and wife feel more special.

Dysfunctional sexuality or a non-sexual engagement has the negative effect of draining intimacy and good feelings from a marriage. In other words, good sex contributes to a happy marriage, whereas problematic sex has a more negative impact. The success of every marriage is mostly determined by the husband and wife's sexual relationship. Inability to meet each other's sexual needs has led to extramarital affairs and broken marriages. Outsiders intrude and

interfere with the affairs of the marriage if the couples do not establish clear and well-defined limits.

In establishing grounds for divorce in Ghana, Danquah (2020) among other things identified adultery as one of the factors that cause marriage breakdown. The Matrimonial Causes Act, 1971 (Act 367), which governs Ghana's current divorce law, defines adultery as voluntary sexual intercourse between a married person and a person of the opposite sex who is not his wife or her husband. Amato and Previti (2003) discovered that women are more likely than men to attribute adultery as the reason for their divorce.

Sexual problems destroy marital sustainability. It becomes difficult to deal with sexual problems in marriage when sex related challenges are not openly discussed. Some married individuals refuse to have sex with their spouses as a form of punishment for wrongdoing. When couples are denied sex, they frequently distance themselves from their partners and seek other relationships outside of marriage (Amato & Previti, 2003). This leads to marital unfaithfulness which is another factor that leads to marriage breakdown. Marital unfaithfulness has the tendency of shifting one's attention from one's spouse and focuses on someone else outside of marriage. According to Sultan and Chaudry (2008), marital unfaithfulness reduces the level of satisfaction in marriage which leads to breakdown of marriage. According to Lyons, Manning, Longmore, and Giordano (2014), between 25% and 50% of divorcees in Western countries blame their divorce on their spouse's infidelity.

Most cultures in Africa and for matter Ghana are not friendly to unfaithful married women at all. If a married woman is dissatisfied with her sexual life and engages in extramarital affairs, most cultures will not encourage her but will

condemn her and label her as an adulterer or a prostitute (Choi & Marks, 2008; Mathebula, 2017). However, most cultures forgive men who engage themselves in extramarital affairs because polygamy on the part of some men is permitted by many cultures in Africa making women vulnerable and leave them with no other option than to stay in abusive marital relationship. Unfortunately, in some African societies, the wife is typically blamed for the husband's infidelity. In Ghana, marriage confers authority on men by granting them unrestricted sexual access, which is to the detriment of women.

In their study, Morgan and Rindfuss (2013) surveyed 160 cultures and found that infidelity was the most commonly cited reason for divorce. Morgan and Rindfuss further discovered that, married men are more likely to engage in extramarital affairs than married women. Today, women who are unable to endure infidelity see divorce as a way to reclaim their independence from an oppressive marriage.

Again, in recent years, a lack of sexual desire and interest in sexual activity has been the most common problem in many marriages. Due to sexual dysfunction or malfunction, a spouse's interest or willingness to engage in sex may diminish, resulting in marriage breakup. Sexual desire is the need, urge, or drive to engage in sexual activity. When partners are getting to know each other well in the beginning of a relationship, sexual desire normally peaks and then gradually declines over time (Basson, 2002; Levine, 2003).

Another problematic area in marriage where spouses fail to bring to the public domain is marital sexual violence. Marital Sexual Violence (MSV) is described as marital sexual experiences which involve actual or threatened physical coercion, a lack of consent, or sexual exploitation (Bergen & Barnhill,



2006). Sexual abuse is on the increase in many marriages in Ghana and reports show that many husbands victimize their wives sexually. According to Boateng (2015), married women who experience sexual assault do not report it because family members intervene to keep it secret, especially when the husband is the abuser. According to the World Health Organization (2013), Sub-Saharan Africa has the highest prevalence of intimate partner violence. In 2015, a Ghanaian survey estimated that 2.5% of women in Ghana experienced sexual abuse, with spouses being the perpetrators (IDS & GSS, 2016). Many women in Ghana have experienced non-consensual sex in their marriages but failed to report the issue. According to Randall, Koshan, and Nyaundi (2017), some married women experience regular sexual assault from their husbands, including rape.

According to Adjei and Mpiani (2018), the Ghanaian tradition of paying a bride price to the wife's family before marriage has contributed to abuse of women. This is due to the fact that such cultural practices teach women to understand sexual obedience and the widespread belief that women must bow to the demands of a man's sexual needs in order to engage in sex. Adjei (2017) further made the argument that paying the bride price by the husband promotes violence in marriage because it leads some men to believe they have bought their wives and are in control of everything about them, including their work and sexuality. The act of marital sexual assault, according to Antai (2011), is based on control, intimidation, and humiliation and prevents married women from having independence in the private sphere.

According to Goldstein and Brandon (2004), couples experiencing sexual challenges, should try to reignite their sexual desires in their relationship. They further pointed out that, the sexual components of marriage have received very

little attention. Lobitz and Lobitz (1996) are of the view that mutually comfortable and agreeable level of intimacy facilitates sexual desire among couples.

### **Marital Violence and Marriage Breakdown**

Marital violence has become a worldwide social problem. The frequency of violence between a husband and wife destroys the beauty of marital relationship. Marital violence is a form of any abuse meted out by one couple against the other. Marital violence comes in many forms. Cantalupo, Martin, Pak, and Shin (2006) described marital violence as acts or threats that occur during a current or previous relationship and include physical, verbal, sexual, financial, emotional, and psychological abuse. Victims may be affected by one or more of these factors. It must be pointed out that, both genders are capable of being victims of spousal abuse. However, men are known to be the worst offenders. Divorce is more likely for spouses who have experienced more severe abuse.

The Ghana's Domestic Violence (DV) Act 732, which was passed into law in February 2007, defines domestic violence as any form of abuse (physical, sexual, economic, psychological, or emotional) that occurs within a family, regardless of sex. (Sudbury-Wayland-Lincoln, Domestic Violence Roundtable, 2008). Pushing, slapping, punching, kicking, beaten, dragging, or having things hurled at the victim are all examples of physical abuse. Sexual violence can take many different forms, including unwanted sexual contact, avoiding a rape attempt, being raped, and feeling embarrassed by offensive sexual jokes or comments. Financial violence is being so financially dependent on the offender to the point where food or money is withheld. Examples of psychological or emotional abuse are being publicly humiliated, verbally insulted, verbally

threatened, or receiving humiliating words. Verbal abuse also includes yelling, nagging, insults, ridiculing, etc.

Intimate Partner Violence (IPV) disproportionately affects women. One in four women have suffered IPV at some point in their lives, compared to one in seven men (Catalano, 2007). Intimate Partner Violence (IPV) generally starts with emotional abuse before graduating to other types of abuse or combinations of abuse (Centers for Disease Control, 2012).

According to Krug, Dahlberg, Mercy, and Lozano (2002), one-third of all cases of physical abuse in marriage involve sexual assault, and that physical abuse is usually accompanied by psychological abuse. Marital rape which is a form of violence against women in most cases is not reported due to cultural, social and religious reasons. Divorced spouses who have experienced violence have reported that, the act began long time before their marriages were dissolved. Numerous studies have shown that the most common perpetrator of domestic abuse is the woman's husband (Lamanna & Riedmann 2009; Strauss, 1990).

Marital violence is found to be associated with couples with certain backgrounds. Families with a history of violence are much more likely to produce abusive marriages. Spouses who are coming from abusive homes are more likely to commit the act of violence than spouses with non-violent family background. Men who have observed domestic violence as children are more likely to assault their wives as adults in marriage. Dery and Diedon (2014) found in their study that males who experienced abuse as youngsters or saw their mothers being physically abused by their fathers are more likely to commit violent crimes. According to Kākline (2015), male attitudes toward domestic violence are influenced by their upbringing as children. He disclosed that most abusers were

victims as children, and that once they have witnessed it or suffered from it, they are more likely to repeat the act.

In addition, research has revealed a link between men's educational attainment and their opinions toward domestic violence against women. According to a survey performed throughout all the then 10 regions of Ghana with a total of 3,052 males, it was disclosed that women who are married to men with secondary or higher education are the least likely to suffer violence of any kind (Osei-Tutu, & Ampadu, 2017). Compared to men with lower levels of education, those with higher levels of education opposed wife beating. Furthermore, they discovered that men in customary marriages beat their wives more frequently than those in ordinance marriages.

Also, married women who do not work are more likely to be abused by their husbands, who are overburdened by their breadwinning responsibilities. A study has found that married women who are not working and are coming from low-income families suffer more abuse as compared to married women who are working and are coming from more affluent homes (Benson & Fox 2004). According to Lamanna and Riedmann (2009), a sense of being unsafe in one's marriage as a result of violence might make it difficult or impossible to stay married. In this context, According to Indongo and Pazvakawambwa (2015), economically dependent abused women are more likely to become entangled in a cycle of violence and find it challenging to flee violent husbands.

Marital abuse victims are more likely to report abuse from a previous marriage than from a current one. In other words, people who have been separated or divorced report more on violence or abuse than those who are still married. According to Anim (2011), physical abuse of women is a frequent and persistent

problem in Ghana. Anim went on to say that only a small proportion of women really report or even admit to being victims of domestic abuse. In some cases, the occurrence is only reported after the damage has been done.

Furthermore, many victims of spousal abuse suffer social pressure to keep the matter hidden in order to shield their families from public ridicule. As a result, some married women who have been mercilessly mistreated by their husbands choose to stay in the relationship in the hopes that something magical would happen to rectify the horrible situation. According to Safo (1997), some married women perpetrate violence against their husbands almost as frequently as married men commit violence against their wives. Most husbands, on the other hand, do not report domestic violence perpetrated by their wives.

According to Mathews, Jewkes, and Abrahams (2014), in some cultures, wife bashing and violence against women are acceptable responses to infidelity or other marital offenses. According to Fischel-Wolovick (2018), some cultures do not accept the terms "abuse" or "domestic violence." Domestic violence is viewed by some religious and societal groups as a family matter between partners rather than a crime for which offenders should be held criminally accountable.

According to Canadian police reports, in 2011 women in Canada were more than twice likely to become victims of domestic violence than men (Sinha, 2012). Some men learn to express their displeasure or insecurity by abusing their wives with violence. As spousal violence becomes more common in marriages, victims are more likely to become fed up and leave. Marital violence causes women to suffer cuts, broken bones, miscarriages, and lifelong disabilities like joint damage, partial loss of hearing or vision, scars from burns, knife wounds,

and even death (Amuzu, 1998). Violence in any form perpetuated by a husband or wife against a spouse is condemnable and should not be entertained.

### Chapter Summary

From the review it was found that, many scholars have different meaning and different views about the concept of marriage and divorce. It was further discovered that; many researchers have conducted many studies on marriage breakdown for many decades. This shows the importance some researchers attach to marriage and the effort they are making to provide interventions to breakdown of marriages. It was discovered that many factors contribute to marriage breakdown globally. Demographic factors like age, gender, and level of education, as well as psychological and socio-economic factors like marital conflict, marital roles difficulties, sexual intimacy problems, commitment difficulties, communication problems, financial management difficulties, early marriage, in-law's interference, etc all contributed to breakdown of marriages.

All researchers in their studies highlighted on the problems associated with marriage breakdown and its effect on divorced individuals, their children and the society at large. In addition, three theories were applied to explain the breakdown of marriages: Attachment Theory, Social Exchange Theory, and the Power Differential Theory of Divorce.

## CHAPTER THREE

### RESEARCH METHODS

#### Introduction

The methodology, according to Bowling (2002), is the overall framework of the research study and consists of the methods for determining sample size and sampling procedures, as well as the techniques used to gather data and the process of data analysis. This chapter describes how the study would be conducted. It covers the following topics: study area, research design, population, sampling techniques, research instrument, instrument validity and reliability, data collection procedures, and data analysis procedures. The study looked at how demographic variables like gender, age, and education level can predict marriage breakdown, as well as how other factors like marital role difficulties, commitment difficulties, communication difficulty, marital conflict, financial management difficulties, sexual intimacy problems and marital violence can also predict divorce in the Accra Metropolis.

#### Research Design

According to Parahoo (1997), a research design is a plan that explains how, when, and where data will be collected and analysed. The study used a quantitative approach. Quantitative research, according to Burns and Grove (2003), is a formal, impartial, and systematic process in which numerical data are employed to gain knowledge about the world. It is a research method which calls for the use of statistical tools in describing and testing a problem in order to explore and come out with findings.

The descriptive survey design was employed in this research. According to Gay (1992), the descriptive survey design entails gathering data to test

hypotheses or respond to questions regarding the current state of a subject under study. Gay went on to say that, a descriptive research determines and reports existing conditions. A "survey" is a type of research that uses a questionnaire or interview as the research instrument to collect data from a specific population or a sample of that population (Robson, 2002). Use of surveys helps a researcher to acquire information about individuals, their households, or larger social institutions. Descriptive surveys are useful for gathering and interpreting data from a specific group of people. They are widely recognized as essential instruments for conducting and implementing basic social science research techniques (Marsden & Wright, 2010).

The use of a descriptive survey was particularly advantageous because it allowed me to investigate the relationship between the independent and dependent variables. The study aimed at establishing whether or not the independent variables such as marital role difficulties, commitment difficulties, communication difficulties, marital conflict, financial management difficulties, sexual intimacy problems and marital violence would predict the breakdown of Christian marriages.

Moreover, descriptive survey could be used to reach a significant number of respondents which makes a possible to derive conclusions about the population being investigated with a high level of confidence. The survey design was suited for this study since it attempted to collect data from 189 divorced Christian men and women in the Accra Metropolis.

Standardized instruments and techniques are frequently used in descriptive surveys which ensure consistency and comparability across respondents and backgrounds. In this study questionnaire was used to determine



the variables that contributed to the breakup of Christian marriages. Also using descriptive survey design offers a researcher a thorough overview of the individuals who participated in the study thereby giving him a better understanding about their traits, attitudes, and behaviours.

In contrast, descriptive surveys often rely on closed-ended questions and pre-determined responses, which may limit respondents' ability to provide in-depth information on the topic being examined. Also due to social desirability bias, acquiescence bias, or other reasons, respondents may give unreliable or biased information. Lastly, descriptive surveys might not have the flexibility to adjust to unexpected findings, new themes or concerns that were not planned for in the initial research design.

### **Study Area**

The research was carried out in the Accra Metropolis in the Greater Accra Region of Ghana. According to the Ghana Statistical Service Population and Housing Census (2021) report, the Accra Metropolitan Area (AMA) serves as the regional capital of the Greater Accra Region. It also performs the function of being Ghana's national capital. Ga West Municipal borders Accra on the north, Ga South Municipal on the west, the Gulf of Guinea on the south, and La Dadekotopon Municipal on the east. It has a total land area of 139.674 square kilometers. The population of the city is 284,124, with 134,045 males and 150,079 females. The males constitute 48.1% whilst the female constitutes 51.9%. The Accra Metropolitan Assembly is made up of eleven sub-Metros: Ablekuma Central, Ablekuma South, Ablekuma North, Ashiedu Keteke, Ayawaso Central, Ayawaso East, Ayawaso West, Okaikoi South, Okaikoi North, La, and Osu Klottey (Ghana Statistical Service, 2021). The Accra Metropolis is a

cosmopolitan city with residents coming from all around Ghana. It is the capital of Ghana.

This choice was made because a greater number of churches are concentrated in the metropolis. Also, the divorce rate among members of these churches is very high. It must be noted that the cultural and religious beliefs and values frown against the issues of divorce, yet divorce appears to be assuming alarming proportion as noted in a study conducted by Holm, (2018) on marital satisfaction. The choice of the area for the study was also made because of convenience. By means of convenience, I was able to connect to participants who were accessible and convenient to contact in the Accra Metropolis.

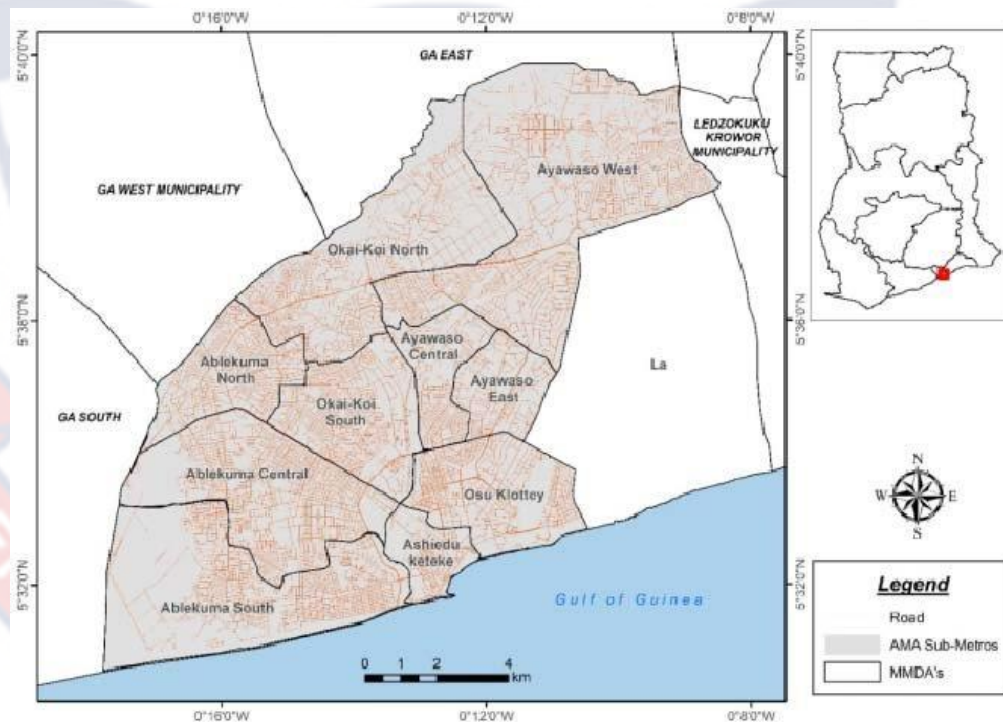


Figure 2- Map of Accra Metropolis

Ghana Statistical Service, Geographical Information System (GIS)

## Population

Population, according to Parahoo (2006), is the total number of entities, such as people, objects, happenings, or organizations, from which data is

gathered. Population is defined by Burns and Grove (2003) as all the elements that satisfy the criteria for inclusion in the study. The target population for the study was divorced Christians in the Accra metropolis. However, due to the large size of the Accra Metropolis, the study was limited to two municipalities: Okaikoi South and Okaikoi North. According to the Ghana Statistical Service Population and Housing Census (2021) report Okaikoi South has a total population of 85,333 consisting of 41,740 males and 43,593 females while Okaikoi North has a population 160,446 consisting of 78,421 males and 82,025 females. There are many churches in the two selected municipalities but for this study the churches used were grouped under five headings namely: Catholic church, Pentecostal churches, Charismatic churches, Protestants churches and other Independent churches.

More importantly, to be able to have access to data on divorced individuals, I visited and spoke with Pastors and leaders of the five groups of churches in the two selected municipalities. At the end of the exercise, I obtained a total population of 250 people consisting of 110 and 140 Christian divorced individuals from Okaikoi North and Okaikoi South Municipalities respectively. With this number as the target population an accessible population was selected for the study. Table 1 shows the breakdown of data obtained from the two municipalities.

Table 1: *Population Distribution of Divorcees in the churches in Okaikoi North Okaikoi South Municipal*

	Okaikoi North					Okaikoi South					
	Achimota	New Achimota	Akweteyman	Alogboshie	Abofu	Total	Kaneshie	Bubiashie	North Kaneshie	Atico	Total
RC	4	3	3	2	2	14	6	4	3	2	15
PC	8	4	3	2	4	21	18	13	5	2	38
CC	8	6	5	4	3	26	17	9	6	4	36
PTC	10	4	7	4	6	31	15	7	4	3	29
IC	4	3	3	5	3	18	7	6	4	5	22
<b>Total</b>	34	20	21	17	18	110	63	39	22	16	140

RC- Roman Catholic, PC: Pentecostal Churches, CC: Charismatic Churches, PTC: Protestants Churches, IC: Independent Churches

### Sampling Procedure

A sample, according to Polit and Beck (2004), is a fraction of a population selected from the target population based on the inclusion and exclusion criteria. Cohen, Manion, and Morrison (2001) defined sample as a subset of the population chosen to be representative such that the findings of the study can be generalized to the full population. The sample refers to the number of participants in the study and their various demographic characteristics. The sampling procedure explains the technique or procedure used to select a sample from the population, and the reasons for selecting a particular technique for the study.

Most researchers are often faced with the problem of determining the sample size statistically when undertaking a quantitative research. As a result of this challenge, there is a desire for a reliable method for calculating sample size. To overcome this difficulty, Krejcie and Morgan (1970) table was used for calculating sample size. Krejcie and Morgan observed that as the population increases, the sample size gets bigger at a diminishing rate and eventually

becomes constant at little more than 380 cases. The formula for Krejcie and Morgan's sample size calculation is:

$$Size = \frac{x^2 NP(1 - P)}{d^2(N - 1) + x^2 P(1 - P)}$$

From the above formula,

N = Population size P = Population proportion (assumed to be .50) d = degree of accuracy (expressed as a proportion).

The calculation was based on  $p = 0.05$  where the probability of committing type I error is less than 5 % or  $p < 0.05$ .

table value of Chi-Square @ d.f=1 for desired confidence level .01=2.71 .05=3.84 .01=6.64 .001=10.83.

In determining the sample size, the Krejcie and Morgan sample size determination table was applied on the targeted population of 110 and 140 divorced individuals from Okaikoi North and Okaikoi South municipalities respectively, totaling 250. The corresponding sample size of 86 and 103 were arrived at using the table which summed up to be 189.

In this study, I used purposive and convenience sampling techniques in selecting participants for the required sample size. Bowling (2002) explains that purposive sampling is an intentional and non-random technique which tries to sample a group of people with a desired characteristic. Purposive sampling is a non-probability sampling technique in which the items for the sample are chosen based on the researcher's judgment. Researchers generally think that by applying sound judgment, they can produce a representative sample and save time and money (Black, 2010). Purposive sampling was used because I wanted to gather data from only Christians whose marriages have broken down. This means that

the study did not include all non-Christian divorced individuals in the Accra Metropolis in the study.

The convenience method was adopted in the sense that Christian divorced individuals in the various churches in the Okaikoi North and Okaikoi South Municipalities in the Accra metropolis who were available and expressed their consent in responding to the questionnaire were employed in the study until the required sample size of 189 was reached. When carrying out a research on a sensitive topic like marriage breakdown, it can be difficult to recruit individuals who are willing to engage in the study.

### **Data Collection Instrument**

In this study, the Marital Status Inventory (MSI) was used to collect or gather data. The MSI is a questionnaire adapted from a compendium of instruments on Conceptualizing and Measuring "Healthy Marriages" for Empirical Research and Evaluation Studies (Task One Part II) compiled by Carrano, Cleveland, Bronte-Tinkew, and Moore (2003). A questionnaire is a self-report data gathering instrument which each research participant fills in and returns to the researcher (Johnson and Christensen, 2008). The adapted Marital Status Inventory was designed by Weiss and Ceretto (1980) to provide information about individuals' perceived divorce potential. Using the MSI for data collection offers some advantages.

First, it enables researchers to evaluate marital satisfaction as well as the perceived divorce likelihood of married individuals. Secondly, it gives insights into the variables that are potential for divorce predictors and determinants. Third, the MSI's predictive capability makes it a more credible and useful tool in assessing marital stability and the elements that may affect the likelihood of

divorce. Against this background, using MSI to gather data from participants might not always allow them to answer questions truthfully, especially when they feel uncomfortable or embarrassed about the answers and this may compromise the quality and dependability of the data gathered. Lastly, in most cases questionnaires are filled out independently, without any interaction with the researcher. As a result, crucial context clues like body language or other nonverbal cues that could affect the responses given may be unnoticed.

It is important to point out that, the instrument adapted covers a wide range of topics such as: Attitudes to Marriage, Marriage and Pregnancy, Marital Quality, Marital Conflict, Marital Violence, Separation/Divorce, Gender Roles, Marital Support, Sexual Intimacy, Attitudes to Marriage and Work, Attitudes to Marriage and Religion, Commitment, Communication, Intimacy, Love, Marriage and Financial Management, Marriage and Stressful Life Events, Military Families, Relationship/Marital Satisfaction, Trust, and Widowhood are among others.

For this study, I carefully selected areas of the instrument covering Relationship/Marital conflict, Gender/marital Roles, Commitment, Communication, Financial Management, Sexual Intimacy and Marital Violence. The study evaluated these areas to find out how they contribute to the breakdown of Christian marriages. The seven areas were selected because they are crucial in measuring reasons for marriage breakdown or divorce. It must be noted that because the instrument covers a wide range of marital challenges with different scales measuring them, I selected the corresponding Likert scales for the seven variables for consideration as follows:

**Relationship / Marital conflict:** 1 = Strongly agree; 2 = Somewhat agree; 3 = Neither agree nor disagree; 4 = Somewhat disagree; 5 = Strongly disagree.

**Gender / Marital role:** 1 – Strongly agree; 2 – Agree; 3 – No opinion; 4 – Disagree; 5 – Strongly disagree.

**Sexual Intimacy:** 1 = Strongly disagree; 2 = Disagree; 3 = Neither agree nor disagree; 4 = Agree; 5 = Strongly agree.

**Commitment:** 5 = Strongly agree, 4 = Agree, 3 = Neutral (undecided), 2 = Disagree, and 1 = Strongly disagree.

**Communication:** 1 = Strongly disagree, 2 = Disagree, 3 = Neither agree nor disagree, 4 = Agree, and 5 = Strongly agree

**Marriage and Financial Management:** 1 = Strongly agree; 2 = Moderately agree; 3 = Neither agree nor disagree; 4 = Moderately disagree; 5 = Strongly disagree.

**Marital Violence:** 1 = Strongly agree; 2 = Somewhat agree; 3 = Neither agree nor disagree; 4 = Somewhat disagree; 5 = Strongly disagree

More notably, it could be seen from the above seven selected areas that, they all have a five-point Likert scale but use different expressions in describing the measurement. With this in mind, a careful analysis by myself in consultation with my supervisors and other experts on the above-given areas and their corresponding five-Likert scales adapted it as a four-Likert scale as stated below. The adapted scale ranges from 4 = Strongly Agree (SA), 3 = Agree (A), 2 = Disagree (D), 1 = Strongly Disagree (SD). Based on the scale, a score of 1 indicate a low presence of the trait whereas a score of 4 depicts a high presence of the trait measured.



The adapted scale was used to examine all the seven areas to find out how they contributed to marriage breakdown. Also, it must be noted that, from the Compendium of Instruments, I carefully selected fifty items. To come out with a questionnaire that was suitable for the study some experts were consulted whose suggestions helped me to modify some items in their original form or structure. What informed this decision was the fact that the study was focusing on marriage breakdown and respondents who were divorced individuals were expected to refer to their spouses as former spouses or partners. In addition to that, all the main verbs in the construct of the original questions that were in the present tense were changed into past tense.

For example, under **marital conflict**, item number 22 which was originally stated in the compendium of the instrument as *“My spouse/partner seem to view my words or actions more negatively than I mean them to be”* was adapted as *“My former spouse seemed to view my words or actions more negatively than I meant them to be”*.

Item number 2 under **marital /gender roles** which has its original form as *“Leaving some things around the house undone (even though I would like to have them done)”* was adapted as *“My former spouse left his/her household responsibilities undone even though he/she knew such roles had to be performed by him/her”*.

Item number 12 under **communication** which has its original form as *“My spouse and I do not communicate well with each other”* was adapted as *“My former spouse and I did not communicate well with each other”*.

Item number 7 under **commitment** which has its original form as *“I want my relationship with my spouse to stay strong no matter what rough times we may*

*encounter*” was adapted as “I knew my relationship with my former spouse would not stand when we experience rough times.”.

Also, item number 31 under **financial management** which has its original form as “*I and my spouse always agree on how to spend our money*” was adapted as “*My former spouse and I never agreed on how to spend our money*”.

Again, item number 37 under **sexual intimacy** which has its original form as “*I sometimes get worried that my partner may have thought about having a sexual relationship outside of our marriage (affair)*” was adapted as “*I often got worried that my former partner thought of having a sexual relationship outside of our marriage (affair)*”.

Finally, item number 44 under **Marital Violence** which has its original form as “*My partner threatens to cut or stab me with a knife or other sharp object.*” was adapted as “*My former spouse violently threatened or attacked me with a knife, gun, or any other weapon. That made me afraid of my life.*”.

More importantly, the questionnaire used for the study was made up of two parts A and B. Part A which sought to gather information on the demographic characteristics of the respondents was made up of four questions. Part B of the questionnaire has Fifty (50) items. These items were grouped into seven sub-scales which sought to find out how each item contributed to marriage breakdown using the adapted four-Likert scale. The sub-scales were named and listed below:

Scale 1: Gender / Marital Roles (four items 1, 2, 3, 4)

Scale 2: Commitment (six items 5, 6, 7, 8, 9, 11)

Scale 3: Communication (nine items 12, 13, 14, 15, 16, 17, 18, 19, 20, 21)

Scale 4: Marital Conflict (six items, 22, 23, 24, 25, 26, 27, 28)

Scale 5: Financial Management/ Difficulties (five items, 29, 30, 31, 32, 33, 34)

Scale 6: Sexual Intimacy (six items, 35, 36, 36, 37, 38, 39, 40, 41, 42)

Scale 7: Marital Violence (seven items 43, 44, 45, 46, 47, 48, 49, and 5

### **Validity and Reliability of the Research Instrument**

Validity is the extent to which an instrument measures adequately what it purports to measure (Drost, 2011). To ensure that the instrument measured exactly what it was designed to measure, my supervisors and three other professionals who were researchers in the field of guidance and counselling were also given the questionnaire to review its content and appropriateness. This review was done to improve the content of the instrument and make the language simple and easy to understand. The purpose of the experts' evaluation was to establish content and construct validity of the instrument. According to Drost, for any instrument to be valid, it must undergo face, content and construct validity. Face validity is the extent to which a test is subjectively viewed as covering the concept it purports to measure. Content validity was established with help of my supervisors. The demographic section of the adapted instrument was evaluated with the help of my supervisors. The suggestion and recommendation by my supervisors and other experts were used to restructure the Sections of the instrument to ensure that it was valid and appropriate for this study. The review carried out helped to improve the content of the instrument thereby making the language clear and easy to understand.

According to Drost (2011), reliability, is "the degree to which measurements are reproducible when different people perform the measurement on different occasions, under different conditions, supposedly with alternate equipment which measure the construct or skill. It is important to indicate that the Psychometric properties of the instrument the original instrument Cronbach's

alpha reliability coefficient ranged from .71 to .91 with an overall coefficient of .83 (Weiss and Carrano, 1980). Although the reliability coefficient of the original instrument was known, to further test the reliability of the instrument I carried out a pilot test since the instrument was adapted. Reliability of the instrument was undertaken to find out the precision, consistency and stability of a score from the instrument.

### **Pilot Testing**

In research, a pilot test has been considered a necessity especially where the instrument for the study was adapted. Pilot testing, according to Doody and Doody (2015), is a small-scale version of a planned study carried out with a small sample of participants who are similar to those who would be recruited later in the larger-scale study. The goal of the pilot test was to increase the likelihood of success in the main study by assessing the usability (including ease of access and navigation) of the technology used to administer the questionnaire, as well as the feasibility of the procedures for recruitment and retention of participants.

A pilot test was done for this research to determine the reliability of the instrument because it was adapted. Cronbach's coefficient alpha was used to assess the instrument's reliability. The questionnaire was pilot-tested in the Cape Coast Metropolis using two Pentecostal and two Charismatic churches with 70 divorced Christians. The members of the churches chosen for the pilot testing expressed their willingness and interest to participate in the study. Cape Coast Metropolis was chosen because according to Bogler (2011), Cape Coast records high cases of divorce. Also, divorced Christians in the Cape Coast Metropolis were chosen for the pilot study because they shared many of the same characteristics and served as equally good respondents as those chosen for the

main study in the Accra Metropolis. This was done to improve the questionnaire's validity and reliability before collecting the final data. Additionally, the adapted scales were pilot tested to see if the items on the questionnaire accurately reflect the original researchers' intended meanings in the Ghanaian context. Before the final data collection, the feedback from the pilot test was used to improve the instrument.

The Cronbach Alpha coefficient was also used to gather evidence of reliability. The internal consistency of the items on the various sub-sections of the questionnaire was determined using this method. All the seven elements of the scales were significant. The Psychometric properties of the instrument showing the reliability co-efficient of the various sub-scales of the original instrument and the adapted instruments are presented in Table 2 below.

*Table 2: Reliability of Co-Efficient of the Original and Adapted Instruments*

Name of Scale	No. of items	Coefficient (Original)	Coefficient (Adapted)
Gender/Marital Roles Difficulties	4	.71	.76
Commitment Difficulties	7	.79	.82
Communication Difficulties	10	.91	.85
Marital Conflict	7	.89	.81
Financial Management Difficulties	6	.82	.78
Sexual Intimacy Difficulties	8	.87	.80
Marital Violence	8	.83	.79
<b>Overall</b>	<b>50</b>	<b>.83</b>	<b>.81</b>

Source: Field survey, Adu (2021)

Table 2. shows the Cronbach's alpha reliability coefficient of the original instrument ranging from **.71 to .91** with an overall coefficient of **.83**. It further depicts the reliability coefficient of the adapted instrument's scales after pilot testing which ranged from **.76** being the lowest to **.85** as the highest for all the seven sub-scales. Generally, these coefficients were above **.70**, therefore, the scales on the questionnaire can be said to be highly reliable (Karagoz, 2016).

### **Training of Research Assistants**

Two research assistants were trained to assist in the collection of data from 189 Christian divorced men and woman. The research assistants were first year Master of Philosophy (Guidance and Counselling) students who had finished with their course work and were about to work on their theses. They were made to go through a two-day training from Wednesday 23<sup>rd</sup> to Thursday 24<sup>th</sup> June 2021. The two students were selected because the items in the instrument adapted are quite sensitive and needed individuals who could treat them with confidentiality. One other reason why they were brought on board was because they had reasonable idea about the processes of data collection. They were train to understand the purpose of the study. Not only that, I explained to them the content and the construct of all the items in the questionnaire. We discussed what each item meant. This was necessary because they needed to have in-depth understanding so that they could interpret the items in the questionnaire to respondents who could not read or understand the English Language. More importantly, I oriented them on ethical issues pertaining to the study. Also, the process of administering the questionnaire and the collection procedures were explained to them.

### Data Collection Procedure

As part of the data gathering process, an introductory letter was received from the Department of Guidance and Counselling of the University of Cape Coast (Appendix B). Copies of this letter were distributed to the Pastors, Heads, and Leaders of the churches in the Okaikoi North and Okaikoi South in the Accra Metropolis that were used for the study. Also, I submitted the research proposal to the Institutional Review Board of the University of Cape Coast for approval and later obtained ethical clearance from the Board (Appendix C).

For ethical purposes, I scheduled a meeting with the Pastors and respondents to explain the objectives of the research and all other ethical issues involved so as to solicit for their voluntary support and involvement. Participants were also given the chance to ask questions about the research. Because of the sensitive nature of the study, I sought to obtain informed consent from each research participant before they were allowed to take part in the study. A written and oral consent was sought from the respondents who were literate and non-literate respectively. I knew it was my responsibility to make sure that respondents were fully informed about the research and the roles they would be playing before they consented to participate. I adhered to all ethical issues by assuring respondents of confidentiality and their anonymity of the information they divulged for the study before the questionnaire was administered. I administered the instrument in the churches within the two selected Municipalities in the Accra Metropolis with the assistance of two research assistants.

The churches in the two municipalities were visited and the responders were given the printed copies of the questionnaire by hand. Then my research assistants and I explained the items in the questionnaire for the respondents to

understand. We assisted respondents to read the questionnaire items one by one and helped them to fill the questionnaire where the need to offer such assistance arose. The non-literate respondents were assisted to understand the questionnaire in a language they know. To ensure that all questionnaire issued to respondents were returned, I collected the filled questionnaires from respondents after they had completed the questionnaire with the help of my research assistants. The completed questionnaires were collected from the respondents and wrapped in brown envelopes. One month was used for the data collection.

It is equally important to put on records that although I administered 189 questionnaires to respondents, only 160 questionnaires returned by the respondents were valid. Table 3 provides the breakdown of these valid questionnaires.

Table 3: *Population Distribution of Respondents in the churches in Okaikoi North and Okaikoi South Municipal*

	Okaikoi North					Okaikoi South					
	Achimota	New Achimota	Akweyeman	Alogboshie	Abofu	Total	Kaneshie	Bubiashie	Kaneshie North	Atico	Total
RC	3	2	2	2	2	11	5	4	3	2	14
PC	4	3	2	2	3	14	14	7	4	2	27
CC	5	3	2	2	3	15	11	6	3	4	34
PTC	5	2	2	1	2	12	8	5	4	3	20
IC	2	2	1	2	1	8	6	4	3	2	15
<b>Total</b>	19	12	9	9	11	60	44	26	17	13	100

RC- Roman Catholic, PC: Pentecostal Churches, CC: Charismatic Churches, PTC: Protestants Churches, IC: Independent Churches

Table 3 shows a total of 60 respondents from the churches in the Okaikoi North Municipal who actually participated and responded to the questionnaire. Thus, out of the total number of 76 respondents that the questionnaires were



administered to, 60 filled questionnaires were returned which was used for the study. Similarly, Table 3 shows a total of 100 respondents from the churches in the Okaikoi South Municipal who actually participated and responded to the items on the questionnaire.

### **Data Processing and Analysis**

To guarantee that the data gathered was complete, it was examined one by one. Questionnaires answered by respondents which was not more than 10% of the questions on the questionnaire were removed from the study (Martin & Bridgmon, 2012). After that, the questionnaires were numbered from one to the last. The data were coded and input into the computer software, Statistical Product for Service Solution (SPSS version 23). Outliers and entry errors were screened out of the data. The data was processed using both descriptive and inferential analysis. A 95 percent confidence interval and a .05 alpha level were used in the inferential analysis. I evaluated the normality assumptions, as well as other key assumptions, for inferential analysis, depending on the type of statistical study.

Multiple indicators were used to test for normality because just one test could not be reliable. The normality of the data was tested using the normal Q-Q plot, as well as the mean and median. An inspection of the graphs was required in circumstances when the Shapiro-Wilk test could not give sufficient evidence. The mean and median were also compared in some circumstances.

### **Research Question One**

What factors contribute to the breakdown of Christian marriages among couples in the Accra Metropolis?

The data collected on question one were analysed using means and standard deviations. A mid-point of 2.5 was used as the baseline for comparison

based on the scale employed (Strongly Agree-4, Agree-3, Disagree-2, Strongly Disagree-1). This means that, a mean score greater than 2.5 showed that the majority of respondents agreed with the assertion. A mean score of less than 2.5, on the other hand, indicated that the majority of the respondents disagreed with the assertion. More notably, a mean of 2.5, indicated that the majority of respondents were neutral towards the statement.

### **Hypothesis One**

*H<sub>0</sub>*: There is no statistically significant gender difference in the financial difficulties that contribute to marriage breakdown among Christian couples in the Accra Metropolis.

This hypothesis sought to find out if there are statistically significant gender differences in the financial challenges that lead to marriage breakup among Christian couples. The hypothesis was tested using an independent sample t-test to achieve this goal. This was necessary since "gender" was a categorical variable with two levels, whereas "financial difficulties that contributed to marriage breakdown" was a continuous variable. The independent sample t-test was chosen because the idea was to discover differences between two groups on a construct (Creswell, 2012).

### **Hypothesis Two**

*H<sub>0</sub>*: There is no statistically significant gender difference in the sexual intimacy difficulties that contribute to marriage breakdown among Christian couples in the Accra Metropolis.

This hypothesis sought to determine whether statistically significant difference exist between men and women when it comes to the sexual intimacy problems that lead to marriage breakdown among Christian couples. To achieve

this goal the data was analyzed using an independent sample t-test. This was necessary since "gender" was a categorical variable with two levels, whereas "sexual intimacy difficulties that contributed to marriage breakdown" was a continuous variable. The independent sample t-test was chosen because the purpose was to discover differences between two groups on a construct (Creswell, 2012).

### **Hypothesis Three**

*H<sub>0</sub>*: There is no statistically significant gender difference in marital conflict that contributes to marriage breakdown among Christian couples in the Accra Metropolis.

This hypothesis was designed to test whether there is a statistically significant gender difference in marital conflict that contributes to marriage breakdown among Christian couples. To achieve this purpose, the data was analysed using an independent sample t-test. This was necessary since "gender" was a categorical variable with two levels, whereas "marital conflict that contributed to marriage breakdown" was a continuous variable. The independent t-test was chosen because the aim was to determine differences between two groups of persons on a construct (Creswell, 2012).

### **Hypothesis Four**

*H<sub>0</sub>*: There is no statistically significant difference in the communication difficulties that contribute to marriage breakdown on the basis of academic level.

This hypothesis aimed to test whether statistically significant differences exist in the communication difficulties that contribute to marriage breakdown on the basis of educational level. To achieve this goal, the data was analysed using one-way Analysis of Variance (ANOVA). This was deemed appropriate because

"academic level" was a variable with more than two levels (categorical), and "communication difficulties that contribute to marriage breakdown" was a continuous measure. A one-way Analysis of Variance (ANOVA) was considered necessary because the aim was to find differences among more than two groups on a construct (Creswell, 2012).

#### **Hypothesis Five**

*H<sub>0</sub>*: There is no statistically significant difference in the commitment difficulties that contribute to marriage breakdown on the basis of the length of the marriage.

The purpose of this hypothesis was to find out whether statistically significant differences exist in the commitment difficulties that contribute to marriage breakdown based on the length of the marriage. To achieve this goal, the data was analysed using one-way Analysis of Variance (ANOVA). This was deemed appropriate because "length of marriage" was a variable with more than two levels (categorical), while "commitment difficulties that contribute to marriage breakdown" was a continuous measure. A one-way Analysis of Variance (ANOVA) was considered necessary because the intent was to find differences among more than two groups on a construct (Creswell, 2012).

#### **Hypothesis Six**

*H<sub>0</sub>*: There is no statistically significant difference in marital violence that contributes to marriage breakdown on the basis of marital age.

The aim of this hypothesis was to find out whether statistically significant differences exist in marital violence that contributes to marriage breakdown on the basis of marital age. To achieve this goal, the data was analysed using one-way Analysis of Variance (ANOVA). This was deemed appropriate because "marital age" was a variable with more than two levels (categorical),

while "marital violence that contributes to marriage breakdown" was a continuous measure. A one-way Analysis of Variance (ANOVA) was considered necessary because the purpose was to find differences among more than two groups on a construct (Creswell, 2012).

### Chapter Summary

The research methods employed to carry out this study were explained in this chapter. It included the research design, study area, population, sampling techniques, data collection instruments, data collection procedures, and data processing and analysis. The study was conducted using a descriptive survey design with divorced Christians in the Greater Accra Metropolis. The study included a sample of 189 people as participants. Data was collected from respondents using an adapted questionnaire. The data was analyzed with descriptive statistics such as frequencies, percentages, means, and standard deviations, as well as inferential statistics such as the independent sample t-test and one-way Analysis of Variance (ANOVA).

## CHAPTER FOUR

### RESULTS AND DISCUSSION

#### Introduction

The study looked into the factors that contribute to the breakdown of Christian marriages in the Accra Metropolis. A descriptive cross-sectional design was used to conduct this study. The data from respondents was collected using a questionnaire. Only 160 out of the 189 questionnaires sent out were completely filled out and returned. This resulted in 85 % response rate. As a result, the analysis on this chapter was based on 160 respondents. The findings and discussion of the findings are presented in this chapter. In terms of the findings, the demographic characteristics of the respondents were presented first, followed by the findings of the research questions, hypotheses, and discussion of the data analysed.

#### Demographic Characteristics of Respondents

The results on the demographic distribution of respondents were presented in this section. Gender, age, length of marriage, and level of education are among the demographic data. These factors provided important information about the characteristics of the participants and how they might affect the results of the study. With gender the study took into consideration the number of male and female who participated. In order to look for any age-related patterns, the age ranges of participants were taken into account. Length of marriage which refers to the number of years participants had been in marriage before divorce were considered. Also, the educational levels of participants were recorded. Table 4 shows the demographic characteristics in a more detail.

Table 4: *Demographic Distribution of Respondents (n =160)*

Variable	Frequency	Percentage (%)
<b>Gender</b>		
Male	80	50%
Female	80	50%
<b>Age-range</b>		
18 - 30 years	68	42.5%
31- 40 years	63	39.4%
41- 50 years	26	16.3%
51- 60+ years	3	1.9%
<b>Length of Marriage</b>		
1–10 years	107	66.9%
11-20 years	31	19.4%
21-30 years	17	10.6%
31-40+ years	5	3.1%
<b>Level of Education</b>		
No formal Education	14	8.8%
JHS-SHS	84	52.5%
Tertiary	49	30.6%
Post Graduate	13	8.1%
<b>Municipalities</b>		
Okaikoi South	100	62.5%
Okaikoi North	60	37.5%

Source: Field survey, Adu (2021)

Table 4 shows that male respondents accounted for 80 (50%) of the total, whereas female respondents accounted for 80 (50%) of the total. Table 1 also revealed that the majority of respondents 68 (42.5%) were between the ages of 18 - 30, 63 (39.4%) were between the ages of 31 - 40, 26 (16.3%) were between the ages of 41 - 50, but only 3 (1.9%) were between the ages of 51 - 60+ years. This suggests that most of the divorced Christian couples in the Accra Metropolis were within their youthful marital ages. Regarding the issue of the length of years respondents have been in a marriage, most of the respondents 107 (66.9%) reported that they had been married for 1-10 years, 31 (19.4%) of the respondents indicated that they had been married for 11-20 years, 17 (10.6) of the respondents reported that they had been married for 21-30 years while only 5 (3.1%) of the respondents indicated that they had been in marriage for as long as 31-40 years and above.

Also, the data in Table 4 revealed that 84 (52.5%) had basic and secondary education, 49 (30.6%) of the respondents had tertiary education 14 (8.8%) had no formal education whereas 13 (8.1%) of the respondents had tertiary education. Again, results from Table 4 indicated that, within the Accra Metropolis, most of the respondents 100 (62.5%) were from the Okaikoi South Municipality whereas 60 (37.5%) of the respondents were from the Okaikoi North Municipality.

### **Research Question 1**

What factors contribute to the breakdown of Christian marriages among couples in the Accra Metropolis?

The purpose of this research question was to determine the factors that contribute to the breakup of Christian marriages among couples in the Accra Metropolis. In order to answer this research question, respondents were asked to



agree or disagree with the list of items pertaining to factors that contribute to the breakdown of marriages among Christian couples. For the analysis, the mean scores for the responses were used. The overall mean of all the responses (2.5) was calculated by adding up all of the responses and dividing by 4 [i.e.  $(1+2+3+4)/4$ ]. Items with mean scores more than 2.5 showed that the majority of respondents agreed with the statement. A mean score of less than 2.5, on the other hand, indicated that the majority of the respondents disagreed with the assertion. Nonetheless, a mean of 2.5 indicated that a proportion of respondents were neutral about the statement. Table 5 shows the results in greater detail.

Table 5: *Factors that Contribute to the Breakdown of Christian Marriages*

<b>Factors</b>	<b>Mean</b>	<b>SD</b>
Marital roles difficulties	3.017	.491
Commitment difficulties	3.293	.305
Communication difficulties	3.094	.352
Marital conflict	2.834	.295
Financial management difficulties	2.994	.400
Sexual intimacy difficulties	2.978	.453
Marital violence	2.513	.533
<b>Overall Mean</b>	<b>3.021</b>	<b>.224</b>

Source: Field survey, Adu (2021); SD-Standard Deviation

Table 5 shows that the overall mean of respondents on the factors that contribute to breakdown of Christian marriages was found to be generally high among Christian couples in the Accra Metropolis ( $M = 3.02$ ,  $SD = .23$ ). As a result, the majority of the respondents believed that a number of reasons contributed to the breakdown of their marriages. Specifically, the following were the topmost factors that contributed to the breakup of Christian marriages:

commitment difficulties ( $M = 3.29$ ,  $SD = .31$ ), communication difficulties ( $M = 3.09$ ,  $SD = .35$ ), marital roles difficulties ( $M = 3.02$ ,  $SD = .49$ ), financial management difficulties ( $M = 2.99$ ,  $SD = .40$ ), sexual intimacy difficulties ( $M = 2.97$ ,  $SD = .45$ ), marital conflict ( $M = 2.83$ ,  $SD = .30$ ), as well as marital violence ( $M = 2.51$ ,  $SD = .53$ ).

The study found that many factors contribute to the breakdown of Christian marriages among couples in the Accra Metropolis. These factors include commitment difficulties, communication difficulties, marital roles difficulties, financial management difficulties, sexual intimacy difficulties, marital conflict, as well as marital violence. Although the aforementioned factors tend to contribute to marital breakdown, the inability of Christian couples to exhibit full commitment in their marriages is the highest and has the greatest tendency of contributing to marital breakdown whereas marital violence on the part of couples has the least tendency of contributing to marital breakdown. According to the results of this study, Christian couples are less likely to experience marital breakdown if they show maximum commitment in their marriages and adopt effective communication strategies in their marriages. Also, couples are likely to succeed in their marriages if they assist each other with marital roles, manage their finances transparently, satisfy each other sexually, resolve marital conflicts amicably and avoid acts of violence in their marriages.

### **Testing of Hypotheses**

Six (6) hypotheses were tested in this study. The normality assumption, which is the foundation of all parametric assumptions, was tested using mean, median, and a 5% trimmed mean, as well as the normal Q-Q plot, before testing these hypotheses. Table 8 gives more details about the findings.

Table 6: *Test for Normality*

Parameters	MRD	CD1	CD 2	MC	FMD	SID	MV
Mean	12.069	23.050	30.944	19.838	17.963	23.825	20.100
Standard deviation	1.965	2.136	3.519	2.065	2.400	3.625	4.261
5% Trimmed mean	12.160	23.167	31.104	20.042	18.014	24.000	20.118
Median	12.500	23.000	31.000	20.000	18.000	25.000	20.000

MRD- Marital Roles Difficulties, CD1- Commitment Difficulties, CD2- Communication Difficulties, MC- Marital Conflict, FMD- Financial Management Difficulties, SID- Sexual Intimacy Difficulties, MV- Marital Violence

As shown in Table 6, the mean, median, and 5% trimmed mean of marital roles difficulties, commitment difficulties, communication difficulties, marital conflict, financial management difficulties, sexual intimacy difficulties, and marital violence were almost the same. This means that the scores of the aforementioned factors were normally distributed (Pallant, 2010). Furthermore, the normal Q-Q plots for all the variables were also evaluated (see Appendix D). The normal Q-Q plots for all of the variables in Appendix D revealed that the distribution of all of the scores was closer to a straight line. This implies that the data follows a normal distribution.

### **Hypothesis 1**

H<sub>0</sub>: There is no statistically significant gender difference in the financial difficulties that contribute to marriage breakdown among Christian couples in the Accra Metropolis.

H<sub>1</sub>: There is a statistically significant gender difference in the financial difficulties that contribute to marriage breakdown among Christian couples in the Accra Metropolis.

The purpose of this hypothesis was to find out whether there is a statistically significant difference in the financial difficulties that contribute to marriage breakdown among Christian couples on the basis of gender. The dependent variable was the composite score for financial difficulties, which was measured continuously. The hypothesis was tested using the independent samples t-test. The assumptions behind the usage of independent samples t-test were checked prior to the analysis. According to the results of the normal Q-Q plot (Appendix D), data on the dependent variable (financial difficulties) did not violate the normality assumption. In the same way, the equal variance assumption was tested to see if the variances between the groups were the same. According to the results from Levene's test for equality of variances, the equality of variance assumption was not violated ( $F = .305$ ,  $p = .582$ ). Table 7 again shows the results of the actual analysis, which looked at the differences between the two groups (males and females) in terms of the dependent variable (financial difficulties).

Table 7: *Gender Difference in Financial Difficulties*

	Gender	N	Mean	SD	t-value	df	p-value
Financial Difficulties	Male	80	17.475	2.4286	-2.616	158	.010
	Female	80	18.450	2.2831			

\*Significant,  $p < .05$

Table 7 shows that, there was a statistically significant gender difference in the financial difficulties that contribute to marriage breakdown among divorced Christian couples, ( $t = -2.616$ ,  $df = 158$ ,  $p = .010$ ). Thus, male and female divorced couples in the Accra Metropolis differed in terms of the financial difficulties that

influenced marriage breakdown. This implies that the issue of financial difficulties that often resulted in marriage breakdown was higher for female ( $M = 18.45$ ,  $SD = 2.82$ ) in comparison to their male counterparts ( $M = 17.48$ ,  $SD = 2.43$ ). Thus, it can be said that wives were more likely to leave their marriage homes due to the issue of financial difficulties compared to their husbands. In other words, husbands were less likely to seek divorce due to issues of financial difficulties compared to their wives.

### **Hypothesis 2**

$H_0$ : There is no statistically significant gender difference in the sexual intimacy difficulties that contribute to marriage breakdown among Christian couples in the Accra Metropolis.

$H_1$ : There is a statistically significant gender difference in the sexual intimacy difficulties that contribute to marriage breakdown among Christian couples in the Accra Metropolis.

The purpose of this hypothesis was to test whether a statistically significant difference exists in the sexual intimacy difficulties that contribute to marriage breakdown among divorced Christian couples on the basis of gender. The dependent variable was the composite score for sexual intimacy difficulties which was measured continuously. The hypothesis was tested using an independent samples t-test. The assumptions behind the usage of independent samples t-test were checked prior to the analysis. According to the results of the normal Q-Q plot (Appendix D), the data on the dependent variable sexual intimacy difficulties did not violate the normality assumption. In the same way, the equal variance assumption was tested to see if the variances between the groups were the same. According to the results from Levene's test for equality of

variances, the equality of variance assumption was not violated ( $F = .184$ ,  $p = .669$ ). Table 8 again shows the results of the actual analysis, which looked at the difference between the two groups (males and females) based on the dependent variable (sexual intimacy difficulties).

Table 8: *Gender Difference in Sexual Intimacy Difficulties*

	Gender	N	Mean	SD	t-value	df	p-value
Sexual	Male	80	23.175	3.673	-2.299	158	.023
Intimacy	Female	80	24.475	3.479			
Difficulties							

\*Significant,  $p < .05$

Table 8 results show that there is a statistically significant gender difference in the sexual intimacy difficulties that contribute to marriage breakdown among divorced Christian couples, ( $t = -2.299$ ,  $df = 158$ ,  $p = .023$ ). Thus, male and female couples in the Accra Metropolis differed in terms of sexual intimacy difficulties that influenced marriage breakdown. That is to say, the issue of sexual intimacy difficulties that often resulted in marriage breakdown was higher for female ( $M = 24.475$ ,  $SD = 3.479$ ) compared to their male counterparts ( $M = 23.175$ ,  $SD = 3.673$ ). Thus, the findings of the study suggest that married women in comparison to married men are more prone to seek divorce or even leave their matrimonial homes due to the issue of sexual intimacy difficulties.

### Hypothesis 3

$H_0$ : There is no statistically significant gender difference in the marital conflict that contributes to marriage breakdown among divorced Christian couples in the Accra Metropolis.

H<sub>1</sub>: There is a statistically significant gender difference in the marital conflict that contributes to marriage breakdown among divorced Christian couples in the Accra Metropolis.

The purpose of this hypothesis was to find out whether there is a statistically significant gender difference in the marital conflict that contributes to marriage breakdown among divorced Christian couples. The dependent variable was the composite score for marital conflict, which was continuously measured. The hypothesis was tested using an independent samples t-test. The assumptions behind the usage of independent samples t-test were checked before the analysis. The data on the dependent variable (marital conflict) did not violate the normality assumption, according to the results of the normal Q-Q plot (Appendix D). In the same way, the equal variance assumption was tested to see if the variances between the groups were the same. According to the results from Levene's test for equality of variances, the equality of variance assumption was not violated ( $F = .502, p = .480$ ). Table 9 also presented the results of the actual analysis, which examined the difference between the two groups (males and females) in the light of the dependent variable (marital conflict).

Table 9: *Gender Difference in Marital Conflict*

	Gender	N	Mean	SD	t-value	df	p-value
Marital Conflict	Male	80	19.863	1.966	.153	158	.879
	Female	80	19.813	2.171			

As shown in Table 9, there was no statistically significant gender difference in marital conflict that contributes to marriage breakdown among divorced Christian couples, ( $t = .153, df = 158, p = .879$ ). Thus, male and female divorced couples in the Accra Metropolis did not differ in terms of marital conflict

that influenced marriage breakdown. This implies that marital conflict that often resulted in marriage breakdown were the same for both female and male divorced couples. Thus, it can be said that marital conflict issues that often result in divorce or separation among couples in the Accra Metropolis are the same for both wives as well as husbands. Based on the findings, the null hypothesis which stated that, "There is no statistically significant gender difference in marital conflict that contributes to marriage breakdown among Christian couples in the Accra Metropolis," was retained.

#### **Hypothesis 4**

H<sub>0</sub>: There is no statistically significant difference in the communication difficulties that contribute to marriage breakdown on the basis of academic level.

H<sub>1</sub>: There is a statistically significant difference in the communication difficulties that contribute to marriage breakdown on the basis of academic level.

The purpose of this hypothesis was to find out whether there is any significant difference in communication difficulties that contributes to marriage breakdown among divorced Christian couples based on level of education. The categorical variable (i.e., level of education) was divided into four groups (no formal education, JHS-SHS, Tertiary and Post Graduate level of education) while the composite score on "communication difficulties" which served as the dependent variable was measured continuously. This hypothesis was tested using a one-way ANOVA. The assumptions that underpin the usage of ANOVA were double-checked before the analysis. According to the results from the normal Q-Q plot, the data did not violate the normality assumption (see Figure 3).



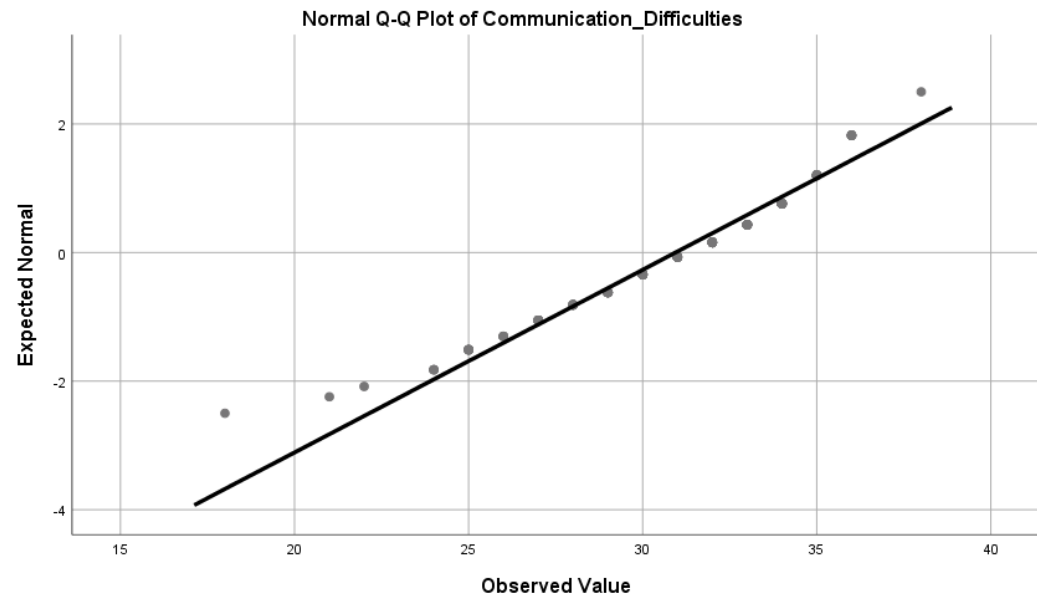


Figure 3- A normal Q-Q plot

The result was confirmed by further analysis which revealed that the mean ( $\bar{x} = 30.94$ ) and the median ( $Md = 31.00$ ) are almost the same. That gave the go-ahead for a parametric test tool to be employed in the analysis. As a result, a one-way analysis of variance (ANOVA) was used. Table 10 shows the descriptive statistics.

Table 10: Descriptive Statistics

Level of Education	N	Mean	SD
No Formal Education	14	31.286	2.758
JHS-SHS	84	31.512	3.448
Tertiary	49	30.306	3.483
Post Graduate	13	29.308	4.250
Total	160	30.944	3.519

Source: Field survey, Adu (2021); SD-Standard Deviation

The overall mean score was 30.94 with a standard deviation of 3.52, as shown in Table 10. The following are the mean scores and standard deviations for the various groups: Couples with no formal education ( $M = 31.29$ ,  $SD = 2.76$ ),

Couples with JHS-SHS education ( $M = 31.51$ ,  $SD = 3.45$ ), Couples with tertiary education ( $M = 30.31$ ,  $SD = 3.48$ ), and couples with post-graduate education ( $M = 29.31$ ,  $SD = 4.25$ ).

Similarly, the homogeneity of variance test was used to determine whether the variances between the groups were the same. According to the Levene's test results for equality of variance ( $p = .362$ ), the assumption underlying equality of variance was not violated. As a result, the one-way ANOVA was employed to compare the means across the various groups. Tables 11 presents the ANOVA analysis that was conducted to determine the differences that exist in the communication difficulties that influence marital breakdown among divorced Christian couples based on level of education.

Table 11: *One-way Anova on Christian Couples' Communication Difficulties with Respect to Level of Education*

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	83.471	3	27.824	2.303	.079
Within Groups	1885.023	156	12.083		
Total	1968.494	159			

\* Significant at .05 level; Field Survey, Adu (2020)

The ANOVA test results found a non-statistically significant difference in mean scores of divorced Christian couples from the four different groups,  $F = 2.303$ ,  $df = (3, 156)$   $p = .079$ . This implies that communication difficulties that often contributed to marriage breakdown among Christian couples did not differ in terms of respondents' level of education. In other words, Christian couples regardless of their educational level, are likely to experience marital breakdown

resulting from communication difficulties. That is to say, communication difficulties that often lead to marriage breakdowns are the same respondents with different educational levels. Therefore, the null hypothesis was retained.

### Hypothesis 5

H<sub>0</sub>: There is no statistically significant difference in the commitment difficulties that contribute to marriage breakdown on the basis of the length of the marriage.

H<sub>1</sub>: There is statistically significant difference in the commitment difficulties that contribute to marriage breakdown on the basis of the length of the marriage.

The purpose of this hypothesis was to find out whether there is a statistically significant difference in the commitment difficulties that contribute to marriage breakdown among divorced Christian couples based on the length of the marriage. The analysis involved four groups (1-10 years, 11-20 years, 21-30 years and 31-40 years). The dependent variable was the composite score of “commitment difficulties,” which was measured continuously. This hypothesis was tested using a one-way ANOVA.

As a rule of thumb, for a one-way ANOVA test to be conducted, the data needs to meet the normality assumption and hence the Shapiro-Wilk test was conducted to ensure that the data was normal (Table 12).

Table 12: *Normality Test*

Groups		Shapiro-Wilk.		
		Statistic	Df	Sig
Groups	1–10 years	.932	107	.000
	11 - 20 years	.914	31	.016
	21 - 30 years	.915	17	.124
	31 – 40+ years	.928	5	.585

The results in Table 12 show that scores from respondents who had been married for 21-30 years ( $p = .124$ ), as well as those who had been married for 31-40 years and beyond ( $p = .585$ ) did not violate the normality assumption. Again, although the probability values for respondents who had been married for 1–10 years ( $p = 0.00$ ) and respondents who had been married for 11 - 20 years ( $p = 0.16$ ) indicated that the test for normality had been violated, the visual examination of the Q-Q plot showed that normality with respect for 1-10 years in marriage as well as 11-20 years in marriage was not violated (Appendix D)

Similarly, a further analysis with the help of the mean and the median indicated that the mean of respondents who had been married for 1-10 years (23.10) was approximately equal to the median of respondents who had been married for 1-10 years (23.00). In the same vein, the mean for respondents who have been married for 11-20 years (22.65) is the same as the median of respondents who have been married for 11-20 years (23.00). Also, the mean of respondents who had been married for 21-30 years (23.74) was approximately equal to the median of respondents who had been married for 21-30 years (24.00). Lastly, the mean of respondents who have been married for 31-40 (22.00) years was approximately equal to the median of respondents who have been married for 31-40 years (21.00). This granted the "green light" to apply a parametric test tool for the analysis. As a result, the hypothesis was tested using a one-way ANOVA. Table 13 shows the descriptive statistics.

Table 13: *Descriptive Statistics*

Length of Marriage	N	Mean	SD
1-10years	107	23.103	2.042
11-20years	31	22.645	2.388
21-30years	17	23.765	1.921
31-40+years	5	22.000	2.915
Total	160	23.050	2.136

Source: Field survey, Adu (2021); SD- Standard Deviation

The descriptive statistics revealed that the mean for the various groups ranged from 22.00 to 23.77 (Table 13). Respondents who were married for a period of 1-10 years had a mean of 23.10 ( $M = 23.10$ ,  $SD = 2.04$ ), respondents who were married for a period of 11- 20 years had a mean of 22.65 ( $M = 22.65$ ,  $SD = 2.39$ ), those who were married for a period of 21-30 years had a mean of 23.77 ( $M = 23.77$ ,  $SD = 1.92$ ) while respondents who had been for 31- 40 years had a mean of 22.00 ( $M = 22.00$ ,  $SD = 2.92$ ).

It is also worth noting that a test for homogeneity of variance was conducted before undertaking this analysis. The homogeneity test results revealed that the variances among the group were all the same.

This indicates that the homogeneity of variance assumption was not violated ( $p = .475$ ). As a result, a one-way ANOVA was employed to compare the means of the various groups. The findings of the one- way ANOVA are presented in Table 14.

Table 14: *One-way Anova on Christian Couples' Commitment Difficulties in Relation to Length of Marriage*

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	19.575	3	6.525	1.442	.233
Within Groups	706.025	156	4.526		
Total	725.600	159			

The ANOVA test results revealed a non-significant difference, ( $F= 1.442$ ,  $df= 3$ ,  $p= .233$ ) in the commitment difficulties that often results in marriage breakdown concerning the length of the marriage. That is to say, the issue of commitment difficulties in Christian marriage has the propensity of causing marriage breakdown regardless of the extent of years couples have been married. This implies that commitment difficulty that often produces broken marriages is not different for Christian couples who have spent long periods (years) in marriage as well as couples who have spent less period (years) in marriages. As a result, the null hypothesis was retained.

### **Hypothesis 6**

$H_0$ : There is no statistically significant difference in the marital violence that contributes to marriage breakdown on the basis of marital age.

$H_1$ : There is statistically significant difference in the marital violence that contributes to marriage breakdown on the basis of marital age.

The purpose of this hypothesis was to find out whether there is a statistically significant difference in the marital violence that often contributes to marriage breakdown among Christian couples based on marital age. The analysis involved 4 marital age groups (18-30 years, 31-40 years, 41-50 years and 51-60

years). The dependent variable was the composite score of "marital violence," which was measured on a continuous basis. The one-way analysis of variance (ANOVA) was found adequate for this investigation because there were more than two categorical groups.

The assumptions behind the use of ANOVA were validated before the analysis. According to the results from Table 15 and the normal Q-Q plot, the data did not violate the normality assumption (Appendix D). The homogeneity of variance assumption, on the other hand, was breached, necessitating the use of the Welch test.

Table 15: Normality (ANOVA) for Hypothesis Six

Parameters	18 -30 years	31-40 years	41-50 years	51-60years
Mean	20.838	19.714	19.500	16.667
Standard deviation	4.318	4.267	4.082	.577
5% Trimmed mean	20.882	19.662	19.684	16.512
Median	22.000	18.000	20.000	17.000

As shown in Table 15, the mean, median, and 5% trimmed mean for the various marital age groups (18-30 years, 31-40 years, 41-50 years, and 51-60 years) were almost the same. This means that the scores of the aforementioned age groups were normally distributed (Pallant, 2010). In addition, the normal Q-Q plots for all the marital age groups were evaluated (Appendix D). The normal Q-Q plots for all age groups in Appendix D revealed that, the distribution of all the scores was more closely related to a straight line.

The homogeneity of variance assumption was tested prior to the testing of hypothesis 6. Results showed that the assumption had been violated ( $p = .028$ ). As a result, the Welch test was employed to compare the mean scores between the

age groups instead of the ANOVA. The results are presented in Table 16. difference in the marital violence

Table 16- *Differences in Marital Violence with Respect to Marital Age*

	Statistic	df1	df2	Sig.
Welch	18.025	3	28.832	.000

As shown in Table 16, there is a significant difference  $F(3, 28) = 18.025$ ,  $p < .001$ , in the marital violence that contributes to marriage breakdown among Christian couples based on marital age. This implies that marital violence that often results in marriage breakdown differed for Christian couples of different marital ages. Table 17 presents descriptive statistics for each age group in order to make the findings more understandable.

Table 17: *Descriptive Statistics*

Marital Age	N	Mean	SD	Minimum	Maximum
18-30 years	68	20.838	4.318	13.00	28.00
31-40 years	63	19.714	4.267	12.00	28.00
41-50 years	26	19.500	4.082	10.00	25.00
51-60+years	3	16.66	.577	16.00	17.00
Total	160	20.100	4.261	10.00	28.00

Source: Field survey, Adu (2021); SD- Standard Deviation

According to Table 17, the overall mean score was 20.10, with a standard deviation of 4.26. The mean scores and standard deviations for the various marital age groups were as follows: 18–30 years ( $M = 20.84$ ,  $SD = 4.32$ ), 31–40 years ( $M = 19.71$ ,  $SD = 4.27$ ), 41–50 years ( $M = 19.50$ ,  $SD = 4.08$ ), and 51–60 years ( $M = 16.66$ ,  $SD = .58$ ).



Table 17 which shows descriptive statistics only provided the mean and standard deviations. Despite the fact that there are disparities in the mean scores among the various marital age groups, the results failed to indicate whether the observed differences were significant or not, and if significant, where the differences occur. In the light of this, a post hoc test (multiple comparison analysis) was carried out. As a follow-up, the Games-Howell was performed. Games-Howell is applied when equal variances are not assumed and when the sample sizes are not equal across the levels. Games-Howell was used for the post hoc test because the findings of the study did not assume equal variance and the sample sizes were not equal among the levels. Table 18 shows the post hoc analysis's results.

Table 18: *Multiple Comparisons (Games-Howell)*

Marital Age (I)	Marital Age (J)	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
18-30 years	31-40 years	1.124	.750	.442	-.830	3.077
	41-50 years	1.338	.957	.506	-1.208	3.885
	51-60+ years	4.172*	.621	.000	2.437	5.906
31-40 years	18-30 years	-1.124	.750	.442	-3.077	.830
	41-50 years	.214	.964	.996	-2.351	2.779
	51-60+ years	3.048*	.633	.000	1.287	4.809
41-50 years	18-30 years	-1.338	.957	.506	-3.885	1.208
	31-40 years	-.214	.964	.996	-2.779	2.351
	51-60+ years	2.833*	.867	.016	.448	5.218
51-60+ years	18-30 years	-4.172*	.621	.000	-5.906	-2.437
	31-40 years	-3.048*	.633	.000	-4.809	-1.287
	41-50 years	-2.833*	.867	.016	-5.218	-.448

\* The mean difference is significant at the 0.05 level.

The results from the post hoc analysis (Table 18) revealed a statistically significant difference between the mean scores of couples who were within the ages of “18-30 years” and couples who were within the ages of “51-60+ years” ( $p < .001$ ). Similar to this, there was a statistically significant difference in the mean scores of couples who were within the ages of “31-40 years” and couples who were within the ages of “51-60+ years” ( $p < .001$ ). Additionally, there was a statistically significant difference between the mean scores of couples who were within the ages of “41-50 years” and couples who were with the ages of “51-60+ years” ( $p = .002$ ). Contrarily, there was no statistically significant difference between the mean scores of couples who were aged “18-30 years” and couples who were aged “31-40 years” ( $p = .442$ ). In a similar vein, there was no statistically significant difference between the mean scores of couples who were aged “18-30 years” and couples who were aged “41-50 years” ( $p = .506$ ). Last but not least, there was no statistically significant difference between the mean scores of couples aged “31-40 years” and couples who were aged “41-50 years” ( $p = .996$ ).

The results of the post hoc (multiple comparison test) indicate that the mean for couples within the age range of 18-30 years ( $M = 20.84$ ) was greater than the mean for couples within the age range of 51-60+ years ( $M = 16.66$ ), and this difference was significant ( $p < .001$ ). This means that on issue of marital violence that often predict marriage breakdown couples who are between the ages of 18-30 have a higher risk of experiencing marital violence than couples who are between the ages of 51- 60. In order words, it can be said that, younger couples (18-30 years) are more likely than older couples (51-60 years) to experience marital violence, which often leads to marriage partners being divorced couples.

Again, the findings of the post hoc test reveal that the mean for couples within the ages of 31-40 years ( $M = 19.71$ ) was greater than the mean for couples who were within the ages of 51-60+ years ( $M = 16.66$ ), and this difference was equally significant ( $p < .001$ ). According to this finding, marital violence, which often causes marriages to breakdown, was higher among couples between the ages of 31- 40 years than it was in couples between the ages of 51-60+ years. That is to say, marital violence is more likely to cause marriage breakdown among younger couples (31-40 years) relatively to older couples who are within the age range of 51-60+ years. The multiple comparison test indicated that the mean for couples within the ages of 41-50 years ( $M = 19.50$ ) was greater than the mean of couples within the age range of 51-60+ years ( $M = 16.66$ ), and this difference was significant ( $p = .002$ ). The findings imply that, couples who were between the ages of 41-50 years were more likely to experience a marriage breakdown due to the problem of marital violence in comparison to couples who were between the ages of 51-60+ years. Thus, unlike older couples (51-60+ years), younger couples (41-50 years) are more likely of experiencing divorce resulting from marital violence.

Overall, the study's findings showed a significant difference in marital violence that causes marriage breakdown among Christian couples depending on the marital age. Thus, the issue of marital violence that often results in marriage breakdown was higher for younger couples who were within the age ranges of 18–30 years, 31–40 years, 41–50 years compared to older couples who were in the age range of 51–60+. This means that marital violence has the propensity of causing marital breakdown among couples aged 18–30 years, 31–40 years, and 41–50 years relative to couples who were within the age range of 51-60+ years. This suggests that unlike older couples (51-60+ years), younger couples (18–30

years, 31–40 years, 41–50 years) are more likely of experiencing divorce resulting from marital violence.

## **Discussion**

In this section, the findings of the study that were stated in the previous paragraphs would be discussed. The discussion was group under the following topical areas:

1. Factors that contribute to marital breakdown
2. Demographic characteristics and factors that contribute to marital breakdown

### **Factors that Contribute to Marital Breakdown**

The results of this study identified a variety of factors that contribute to the breakdown of Christian marriages among couples in the Accra Metropolis. Topmost among these factors was commitment difficulties followed by communication difficulties, marital roles difficulties, financial management difficulties, sexual intimacy difficulties, marital conflict, as well as marital violence.

The findings that marital role difficulty contributes to the breakdown of Christian marriages is consistent with the findings of Heaton and Blake (1999), who discovered that marriages where wives disagreed with the notion that domestic duties should be distributed equally were less likely to end in divorce. In contrast, there was a higher likelihood of divorce when the husbands had the same opinion. Amato and Booth (1995) discovered a similar pattern: wives with non-traditional ideas reported poor marriage quality, while non-traditionally minded husbands reported good marital quality. Combining these findings suggests that while women's non-traditional gender role views raise the

probability of marriage dissolution, men's non-traditional gender role ideas appear to decrease it.

From the foregoing discussion, it could be seen that, there is always a challenge among couples in a situation where husbands performing their roles as breadwinners assume that their wives who are also working full time should solely be responsible for childcare and household responsibilities. Similarly, when wives who are employed and working full time assume that breadwinning is the sole responsibility of husbands, then problems are likely to erupt between husbands and wives.

Furthermore, the findings of this study that commitment difficulty contributes to the breakdown of Christian marriages are consistent with those of Burgoyne et al. (2010), who hold the view that, for any marital relationship to thrive, personal commitment is required of the individuals involved. They contend that commitment involves mutual trust, fidelity, dedication, and support in the marital relationship. A lack of these ingredients in the marriage could lead to the breakdown of the marriage.

The results of this study also align with Stanley et al. (2002) who held the view that, married individuals are more inclined to invest in their marriages if they are more devoted to their partners and their marriage. Johnson et al. (1999) also found that some couples marry and remain married because they believe that being married has advantages over being single. Commitment promotes interdependencies, mutual financial investments in relationships, and long-term union stability plans (Burgoyne et al. 2010). The results of this study are consistent with Amato and DeBoer (2001) who found that, couples who had

experienced parental divorce are less committed to their marriages and are more likely to end up divorced.

The results of this study are also in line with Whitehead (1996) who asserted that a lack of commitment on the part of spouses increases the likelihood that their marriage will end in divorce. Others scholars like Lee (1998) have supported the view that lack of commitment has resulted in the failure of marriage institutions. They revealed that lack of commitment to the marital relationship often leads to an accumulation of unresolved problems and a prolonged failure to express mutual affection.

The finding that communication difficulties contribute to the breakdown of Christian marriages corroborates with Malone (2015), who saw efficient communication as the connector or linker of every relationship. According to Sherif and Stritof (2005), effective marital communication brings stability to a marriage relationship. Similar to this, Esere (2006) highlighted that stable marriages depend on effective communication. This suggests that communication in marriage is like a bridge that enables spouses to connect to each other in the marriage. When spouses communicate well, the door to mutual knowledge and understanding is opened, allowing for a deeper level of understanding (Lavner, et al., 2016). Good communication in marriage helps in resolving a number of important marital relationship concerns. It builds intimacy and fosters an atmosphere where a husband and wife enjoy their marriage (Pinsof & Lebow, 2010).

The results of the current study further support Esere's (2008) assertion that poor communication styles are frequently linked to a higher probability of divorce and marital separation. According to some studies, poor communication

has reportedly been identified as one of the key factors associated with divorce (Lavner, et al., 2016; Matthew, 2012). In his view, Van Pelt (1997) also asserted that, a couple's happiness is primarily dependent on how well they communicate with one another. This indicates that a couple's relationship can be built or broken by the way they interact. Effective communication can help the couple resolve issues, meet needs, prevent misunderstandings, and grow closer over time. Van Pelt further explained that “negative communication patterns can lead to unresolved problems, unfulfilled needs, misinterpretation of motives, and constant hostility.”

The current study also discovered marital conflict as a great contributor to Christian marital breakdown. This finding supports the assertion of Pathan (2015), who explained that husband and wife often find themselves in a conflict situation in the marriage because of the clash between role performance and role expectation. This usually occurs where what spouses expect is different from what they experience in the marriage. One of the major factors contributing to marital conflict is unreasonable expectations. Pathan further explained that managing conflict in a marital relationship calls for adjustment on the part of the couples.

In his view, Esere (2006) explained that a stable marriage is not one without problems but one in which the spouses are able to handle conflicts and prevent them from escalating into a crisis. This seems to indicate that couples who manage dispute amicably, with more positive communication and less negative communication, naturally cultivate an environment that encourages acceptance (Johnson, 1996). According to Johnson et al. (2005), in reducing marital conflict, couples must learn to solve problems by displaying good emotions and managing negative ones. When couples engage in negative

interactions leading to a high level of conflict, conflict resolution becomes difficult (Gottman, 1999). Karney and Bradbury (1997) noted that conflict behaviours that negatively lead to deterioration of the marital relationship mostly end up in separation or divorce.

According to McDowell (1985), ineffective alternatives like failing to acknowledge the issue, withdrawing, attempting to downplay the significance of the conflict and spiritualizing it with religious terminology must be avoided when dealing with conflict in marriage. McDowell added that when handling marital dispute, it is important to avoid keeping score, attacking the other person rather than the problem, blaming someone else, wanting to win at all costs, giving up only to avoid confrontation, purchasing a special present for the other person, etc. Gottmann, (1994) indicated that, the conflict cycle creates a trap that couples must overcome by managing, resolving, or giving new meaning to the conflict.

The findings of this investigation also showed that financial management difficulties on the part of Christian couples often result in the breakdown of marriages. This finding is in line with the findings of Jenkins, et al. (2002), who claimed that successful marriages are more likely to occur among couples that are good at managing their finances. The results of this study drive home the point that financial matters affect the quality of a marital life.

Waseem (2004) explained that, regardless of how wealthy or poor a couple is money is a crucial aspect of marriage. Couples who have it are better able to meet their financial obligations, whereas those who do not have it have relationship problems. A couple's ability to manage their finances is just as significant as their income earned (Lawrence et al., 1993). Couples are more likely to fight when one partner spends money carelessly and there is a lack of



effective financial management skills (Kerkmann et al., 2000). In fact, the most common financial disagreement amongst married couples is about their partner's careless spending (Dew, Britt, & Huston, 2012).

The finding of this study also confirms with Hofheimer's (2010) finding that financial difficulties affect the quality of any relationship especially marriage. Financial disputes lead to more aggressive conflict tactics like punching and yelling, particularly among husbands (Papp et.al, 2009). One of the main "causes" of divorce that is commonly cited is financial difficulties (Kerkmann, Thomas, Jean, & Scot, 2000). According to Choi and Marks (2008), couples often argue about issues like shared financial responsibilities, unequal financial standing, a lack of disclosure about one's financial situation, excessive spending, and a lack of financial assistance.

Wilcox and Dew (2008) also explained that financial difficulties often lead to marriage breakdown because it limits the spouse ability of meeting the families' needs and reduces financial security. Thus, it puts financial pressure on the couple especially the man to perform his breadwinner role. Financial hardships and unhappiness with one's financial situation can cause marital problems and divorce. In their study, Wilcox and Dew discovered that when wives take the lead in taking care of the family's financial needs, husbands become noticeably less content in their relationships and more likely to consider divorce. According to Brown and Manning (2010), issues with money and the problems they bring could be the root of marital conflict.

The results of the current study also made it clear that difficulties with sexual intimacy frequently cause marriages to breakdown. This finding supports McCarthy and McCarthy's (1998) argument that when sex is healthy and positive,

it plays a crucial role in strengthening the marital relationship. McCarthy and McCarthy further emphasized that sex in marriage is a mutual pleasure and a way to strengthen and deepen intimacy. According to them, the stress of life and marriage can be handled with the help of good sex, which acts as a tension reliever. This seems to imply that the sexual interaction between the husband and wife plays a significant role in whether a marriage succeeds or fails. Extramarital affairs and failed marriages have resulted from partners not being able to satisfy one another's sexual needs. Outsiders enter the marriage and meddle in its affairs if spouses do not establish clear and well-defined boundaries.

The results of this study also agree with Sultan and Chaudry (2008), who explained that marital unfaithfulness lowers marital satisfaction, which causes the marriage to breakdown. According to Lyons, Manning, Longmore, and Giordano (2014), between 25% and 50% of divorcees in Western nations reported spouse's infidelity as the main reason for the divorce. The results of the current study are in line with those of Morgan and Rindfuss (2013), who discovered that adultery was the most often mentioned reason for divorce. Additionally, Morgan and Rindfuss noted that married men are more likely than married women to engage in extramarital affairs. Today, women who are not able to tolerate infidelity view divorce as a way to reclaim their freedom from an abusive marriage.

The findings of this current investigation also discovered marital violence as a contributor to the breakdown of Christian marriages. This result is in line with the explanation provided by Lamanna and Riedmann (2009), who stated that it may be difficult or impossible to sustain a marriage when one feels insecure in their relationship due to violence. Against this background, Indongo and Pazvakawambwa (2015) contended that abused women who are economically

dependent are more likely to become trapped in a cycle of violence and would be unable to exit violent relationships. The aforementioned claim is also in agreement with Krug et al. (2002), who stressed that one-third of abuse cases involve sexual assault and that physical abuse in marriages is frequently accompanied by psychological abuse. The authors further explained that marital rape which is a form of violence against women in most cases is not reported due to cultural, social and religious reasons. Divorced spouses who have experienced violence have reported that, the act of marital violence in any form often began long time before their marriages were dissolved.

### **Demographic Characteristics and Factors that Contribute to Marital Breakdown**

Regarding the demographic characteristics and the factors that influence marital breakdown, the results of this study showed that there is no statistically significant difference in the marital conflict that contributes to marriage breakdown among divorced Christian couples. Thus, male and female couples in the Accra Metropolis did not differ in terms of marital conflict that influenced marriage breakdown. This implies that marital conflicts that often resulted in marriage breakdown were the same for both female and male couples. In light of the study's findings the null hypothesis, which stated that "There is no statistically significant gender difference in the marital conflicts that contribute to marriage breakdown among Christian couples" was retained. The results of this study contradict those of Anim (2011), who discovered a significant gender difference in the marital conflict difficulties that influence marital breakdown. Anim explained that females compared to males are more likely to start a conflict in marital homes, which if not handled with care could result in marital breakdown.

The results of this study also showed that among divorced Christian couples, there is a statistically significant gender difference in the financial difficulties that lead to marriage breakdown. Thus, female compared to male couples were higher on the issue of financial difficulties that often influenced marriage breakdown in the Accra Metropolis. Thus, it can be said that wives were more likely to leave their marriage homes due to the issue of financial difficulties compared to their husbands. In other words, husbands were less likely to separate themselves from marriage due to the issue of financial difficulties compared their wives. The findings of this study is consistent with Brown and Manning (2010) who posited that financial difficulties and problems associated with it are more likely to create misunderstanding between a husband and wife. The results of this study are in line with those of Papp et al. (2009), who found that, particularly among husbands as compared to their wives, financial arguments often lead to a greater use of aggressive conflict tactics like punching and yelling. The results of the current study also contradict those of Wilcox & Dew (2008), who found that when women take the lead in providing for the family, husbands are much less pleased in their relationships and more likely to consider divorce.

The current study also found a statistically significant gender difference in the sexual intimacy difficulties that contribute to marriage breakdown among Christian couples. That is to say, females compared to males were higher on the issue of sexual intimacy difficulties that often influenced marriage breakdown. Thus, the findings of the study suggest that married women were more likely than married men to file for divorce or even leave their matrimonial homes due to the issue of sexual intimacy difficulties. This finding agrees with Morgan and Rindfuss (2013) who pointed out that, married men are more likely than married

women to engage in extramarital affairs. They further emphasized that women who are not able to tolerate infidelity consider divorce as a way to regain their freedom from an abusive marriage.

The findings of this study also showed that, based on academic level, there was no statistically significant difference in the communication difficulties that frequently caused marriages to fail. This suggests that respondents' levels of education had no bearing on the communication issues that frequently led to marriage dissolution among Christian couples. In other words, Christian couples regardless of their educational level, are likely to experience marital breakdown resulting from communication difficulties. Based on the findings of this study, the null hypothesis, which stated that "There is no statistically significant difference in the communication difficulties that lead to marriage breakdown on the basis of academic level," was retained. The results of this study are in line with those of Amato and Previti (2003), who discovered no significant difference in the communication difficulties that contribute to marriage breakdown on the basis of level of education.

The results of the current study also revealed a non-significant difference in the commitment difficulties that often ends in marriage breakdown with respect to the length of the marriage. This means that, the issue of commitment difficulties in Christian marriage has the propensity of causing marriage breakdown no matter how many years couples have been married. This also implies that commitment difficulty that often produces broken marriages is not different for Christian couples who have spent long periods (years) in marriage as well as couples who have spent less period (years) in marriages. According to the results of this study, the null hypothesis, which stated that "There is no statistically significant

difference in the commitment difficulties that contribute to marriage breakdown on the basis of length of the marriage” was retained. The result of this study is inconsistent with that of Kamp Dush and Taylor (2012), who claimed that the commitment of older couples in marriage often fades away compared to young fresh couples.

Finally, regarding the demographic factors that influence marital breakdown, the results of this study showed a significant difference in the marital violence that cause marriage breakdown among Christian couples on the basis of marital age. Thus, the issue of marital violence that often results in marriage breakdown was higher for younger couples who were within the age ranges of 18–30 years, 31–40 years, and 41–50 years compared to older couples who were in the age range of 51–60+ years. Based on the results of this study, the alternate hypothesis was accepted in place of the null hypothesis, which maintained that "There is no statistically significant difference in the marital violence that contributes to marriage breakup based on marital age." The results of this study support that of Dery and Diedon (2014), who discovered a significant difference in marital conflict based on marital age. Thus, the authors discovered that older couples compared to younger couples were less likely to engage in marital violence.

## CHAPTER FIVE

### SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

#### Introduction

A summary of the study is presented in this chapter, together with the conclusion that were drawn and suggestions and recommendations for future research. Based on the findings of the study, suggestions and recommendations for future research were made.

#### Summary

##### Overview of the Study

The study looked into the factors that lead to the breakdown of Christian marriages in the Accra Metropolis. Seven objectives were used to guide the research, which were then translated into three research questions and four hypotheses. The study was conducted using a quantitative methodology with a descriptive survey design, namely a cross-sectional design. The participants in the study were 250 divorced persons in churches in the Accra Metropolis. Questionnaires were distributed to 189 respondents using a multi-stage sampling technique. However, twenty-nine (29) questionnaires were not completed and returned, resulting in a response rate of 85 %. As a result, all the analyses were based on the responses of 160 people. The various scales on the questionnaire were standardised scales adapted from authors in the area of marital challenges. The scales were pilot tested, and good internal consistency indicators (i.e.,  $\alpha = .70$  and above) were obtained. Means and standard deviations, independent samples t-test, and one-way analysis of variance (ANOVA) were used to analyse the data collected.

## Key Findings

The research produced the following findings:

1. The study found that numerous factors contributed to the dissolution of Christian marriages in the Accra Metropolis. The most prominent of these factors include commitment difficulties, followed by communication difficulties, marital roles difficulties, financial management difficulties, sexual intimacy difficulties, marital conflict, as well as marital violence. These findings underline the complexity of marriage and the demand for all-encompassing, multifaceted interventions to prevent and resolve problems that can end in divorce.
2. The study revealed that there was a significant difference between men and women in the financial difficulties that lead to the breakdown of Christian marriages in the Accra metropolis. According to the finding, women are more likely than men to contemplate divorce in the face of financial challenges that could ultimately result in marriage breakdown. This statistically significant gender disparity emphasizes the need for support systems and programmes to address the particular financial needs and difficulties faced by women in Christian marriages.
3. The study discovered a significant gender difference in the problems with sexual intimacy that lead to breakdown of Christian marriages in the Accra Metropolis. The results specifically showed that women were more likely than men to exist their marital relationship when they encounter problems with sexual intimacy. This statistically significant gender disparity showed that wives were more likely than



husbands to file for divorce or quit their marriages as a result of sexual intimacy difficulties. These findings emphasize the necessity for specific measures and counselling for couples struggling with sexual intimacy in order to avert marital dissolution.

4. The study uncovered that there was no statistically significant gender differences in the marital conflict that contribute to marriage breakdown among Christian couples in the Accra Metropolis. This means that both married men and women experienced similar levels of marital conflict that potentially end in divorce. The result requires counsellors and all stakeholders to put in more efforts to assist married men and women to mitigate marital conflict which lead to divorce.

5. The study showed that, there was no statistically significant difference in communication difficulties that contributed to marriage breakdown on the basis of educational level. This suggests that the communication issues that frequently led to marriage dissolution among Christian couples were unrelated to the respondents' level of education. In other words, Christian couples who have communication difficulties are more likely to experience marital breakdown regardless of their educational background.

6. The study identified that there was no statistically significant relationship between the length of marriage and the commitment difficulties that usually lead to divorce. That means that, regardless of the length of time a couple has been married, the problem of commitment challenges in Christian marriage can contribute to divorce. This suggests that Christian couples who have been married

for lengthy periods of time (years) as well as couples who have been married for shorter lengths of time (years) both have the same commitment challenges that frequently result in broken marriages. Therefore, regardless of the length of time couples have spent in marriage, interventions to deal with commitment challenges in marriages should be directed at all partners.

7. The study found a significant difference between marital violence that contributes to marriage breakdown and marriage age among Christian couples in the Accra Metropolis. This means that the issue of marital violence that often results in marriage breakdown was higher for younger couples who were within the age ranges of 18-30 years, 31-40 years, 41-50 years compared to older couples who were within the age range of 51-60+ years. These findings point to the need for focused interventions to prevent and address domestic abuse among young Christian couples.

### **Conclusions**

Marriage from the Christian perspective is considered as an unbreakable institution, but the challenges associated with it make divorce a convenient means of ending a troubled marriage. Despite the fact that marriage is socially, religiously, and legally supported, there are still issues that cause Christian marriages to fail. Therefore, it is crucial to help couples in the Christian community by creating strategies that will address the underlying reasons for unstable marriages. This study sought to unearth factors contributing to the breakdown of Christian marriages and come out with strategies that would promote a more satisfying and a stable marriage.

The study discovered a number of reasons that lead to the breakdown of Christian marriages, with commitment difficulties emerging as the most prominent factor and marital violence as the least prominent. This study's result emphasizes the necessity for stakeholders to address the issue of commitment in relationships as well as for couples to prioritize commitment in their relationships

The study's findings, also provide enough evidence to establish that married women compared to married men were more likely to quit marriage as a result of financial difficulties and sexual intimacy problems. The study's findings further discovered that marital conflict issues do not significantly differ between married men and women as a cause of marriage dissolution. This means that married men and women could consider divorce as a result of marital conflict in their marital relationship. This suggests that both husbands and wives should create a more conducive and friendly atmosphere in the marriage devoid of conflict thereby establishing and preserving long-lasting relationships that are marked by respect, encouragement, and love.

The study also came to acknowledge that Christian couples regardless of their academic background, are likely to experience communication difficulties that could lead to marriage dissolution. The study further found that the issue of commitment difficulties in Christian marriage has the tendency of causing marriage breakdown no matter how many years couples have been married.

The study finally affirmed that marital violence has the propensity of causing marital breakdown among younger couples compared to older couples who have advanced in age. This emphasizes the necessity of early intervention and support for married couples who are facing domestic abuse.

## Recommendations

Based on the findings of the study, the following recommendations were made:

1. To begin with, the results of this study underscore the significance of commitment in Christian marriages since they show that problems with commitment play a substantial role in the dissolution of such unions. Therefore, it is recommended that Christian couples give their marriages top priority and exhibit a high level of commitment, as doing so can help to lower the likelihood of marital failure.
2. Additionally, the findings of this study highlight the crucial part good communication plays in preserving happy Christian relationships. Therefore, it is suggested for religious authorities and church counsellors should assist prospective and married couples to understand the significance of applying effective communication techniques in their relationships. This to a very large extent will help couples in achieving a more satisfying marriage and family life relationship.
3. Also, the results of this study imply that providing financial support, especially when the wife is not gainfully employed, is essential for sustaining a healthy Christian marriage. Therefore, husbands are urged to provide for their wives financially since women are more inclined than men to consider divorce when facing financial difficulties. Husbands can reduce the probability of divorce by offering financial support to their wives thereby promoting a healthy and a more lasting marriage.
4. Moreover, the results of this study encourage husbands to meet the sexual needs of their wives in order to reduce the problem of divorce in

marriages. This is because women are less likely than men to entertain infidelity in their marriages. Women who suffer from husbands' infidelity and abuse are more likely to divorce as a way of reclaiming their freedom from bad marital relationships. Therefore, husbands are admonished to foster deeper intimacy, trust, and general marital pleasure so as to sustain their marriages.

5. Furthermore, based on the findings of the study, it is recommended that marriage counselors focus their efforts on helping prospective couples to understand the need of supporting one another in their individual marital obligations. This is due to the fact that challenges in carrying out these tasks have been linked to the dissolution of Christian marriages. Couples can equally share the load of responsibilities by helping one another with their marital responsibilities, which will lessen conflict and distress that could otherwise result in a divorce. Therefore, premarital counselling should emphasize the importance of providing support and working together to manage marital duties in order to encourage happier, more permanent unions.
6. More so, according to the findings of the study, there is no significant gender difference in the challenges of marital conflict that result in marriage breakdown. In view of this, it is recommended that religious leaders and counsellors should provide prospective spouses with counselling on efficient conflict-resolution techniques to handle the usual issues that develop in marriages. Couples can lower their risk of divorce by using effective dispute resolution techniques. In order to encourage

happier, lasting marriages, premarital counselling should emphasize the importance of developing practical conflict resolution skills.

7. Lastly, the findings of the study revealed that, marital violence which often led to marriage breakdown was higher among younger couples as compared to older couples. In order to educate young couples on the significance of avoiding marital violence, it is recommended that counsellors and religious leaders conduct extensive counselling sessions and intervention programmes designed to help them deal with difficulties related to marital violence. Through these initiatives, the rate of divorce among Christian couples can be dramatically lowered. Therefore, educating young couples about the risks of marital violence and giving them the tools, they need to sustain an enjoyable, violence-free marriage should be a top priority in premarital counseling.

### **Implications for Counselling**

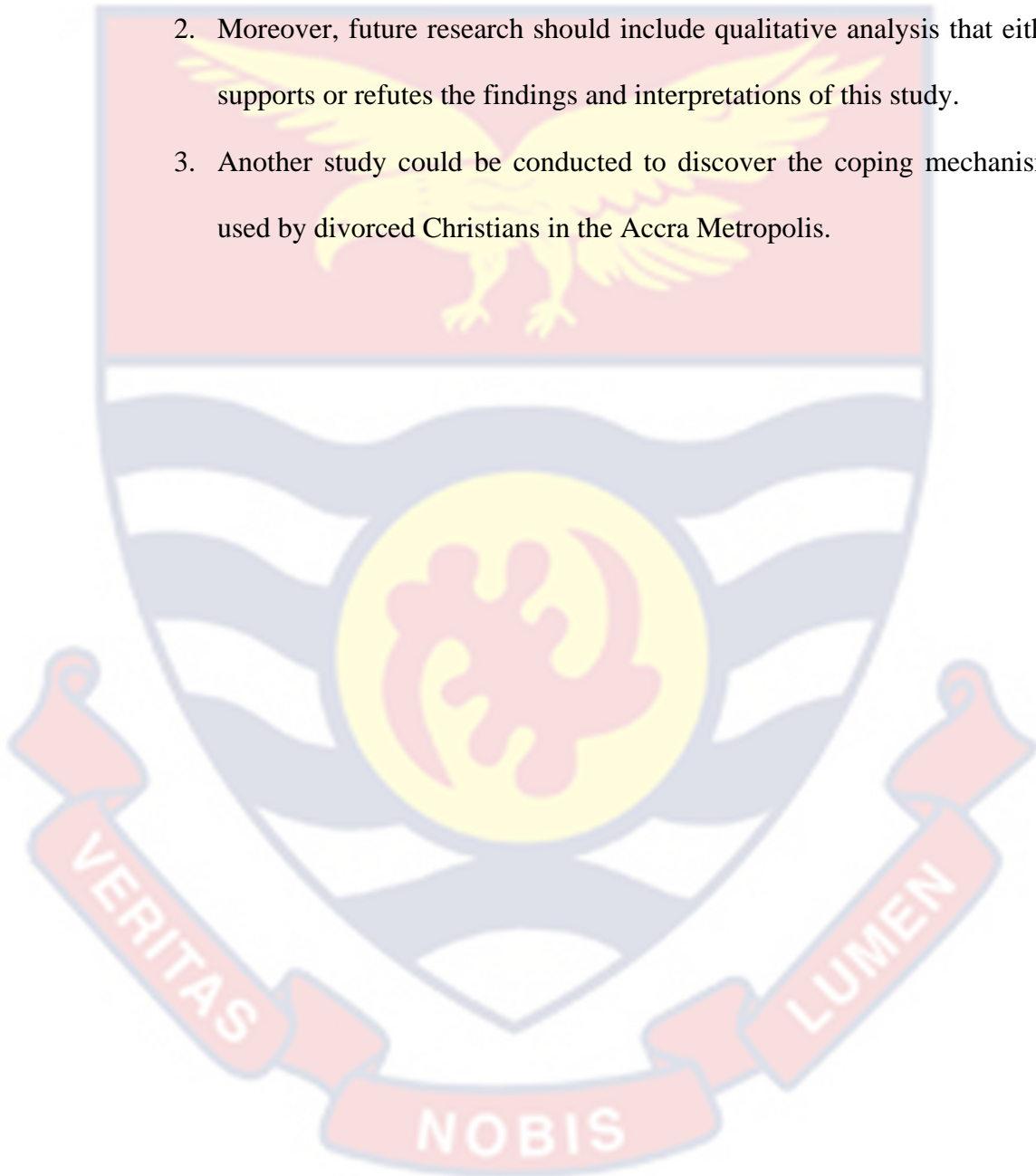
1. It is quite upsetting to find that commitment difficulties, communication difficulties, marital violence, and problems with sexual intimacy are the main causes of divorce among Christians in the Accra Metropolis. The implication is that Counsellors and religious leaders should handle the premarital counselling topics in these areas very well and guide prospective couples to put them into practice. Marriage seminars can be organised for couples and potential couples with the intention of dealing with these challenges.
2. Another finding drawn from the study was that communication difficulties is regarded as one of the factors that contribute to the dissolution of marriages among Christian couples in the Accra Metropolis. This implies

that husbands and wives should consider effective communication as an important tool of sustaining a healthy marital relationship.

3. Also, during counseling, counsellors and religious leaders should look into the age differences between would-be couples and guide them to understand its implications particularly when the husband is too much older than the wife as this could lead to extramarital affairs because some old men married to some young women find it difficult to satisfy their wives sexually.
4. Further, in counselling couples and prospective couples should be assisted to understand that marriage calls for a responsibility for both husband and wife but a greater financial responsibility on the part of the man. This implies that before marriage, potential couples should consider the need to have a dependable work that gives a regular source of income particularly on the part of the man to be able to perform his bread-winning roles. This is because the findings from the study imply that financial difficulties often pose challenges leading to marriage breakdown.
5. Other stakeholders like individuals who produce and host radio and television programmes could be guided to tailor the programmes they organise towards the discussion of these challenges where experts would be made to discuss and deal with the issues.
6. Finally, the results of the study also suggest that there is much more work for Christian leaders and counselors to be performed in the area of post-marital counseling. Effort must be made to step up post-marital counselling at all levels by counsellors and religious leaders.

### Suggestions for Future Research

1. Since some internal policy variances could result in different outcomes, it is suggested that this study be repeated in another metropolis or municipality and among divorced Muslim couples.
2. Moreover, future research should include qualitative analysis that either supports or refutes the findings and interpretations of this study.
3. Another study could be conducted to discover the coping mechanisms used by divorced Christians in the Accra Metropolis.





## REFERENCES

- Abra, R. C. (2001). *Determinants of marital satisfaction among Ghanaian couples*. [Unpublished master's thesis. University of Cape Coast, Cape Coast].
- Accra Metropolitan Assembly, AMA, (2014). *Records of customary marriages and divorce cases in Accra*. Retrieved from <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Over-4->
- Acheampong, A. Y., & Heaton, T. B. (1989). The socio-demographic correlates of the timing of marital dissolution in Ghana. *The Journal of Comparative Family Studies*, 20, 79-96.
- Acquah, S. K. (1989). *Factors accounting for marriage stability and divorce among Christian couples in Cape Coast: A case study of the Roman Catholic, Methodist and Pentecost churches*. [Unpublished master's thesis, University of Cape Coast, Cape Coast].
- Adjei, S. B. (2017a). Entrapment of victims of spousal abuse in Ghana: A discursive analysis of family identity and agency of battered women. *Journal of Interpersonal Violence*, 32(5), 730–754.
- Adjei, S. B., & Mpiani, A. (2018). Bride price, cultural and gender identity, and husband to-wife abuse in Ghana. *Journal of Divorce & Remarriage*, 13(7), 921–937.
- Agyekum, E. K., Yawson, A. E., & Andoh-Arthur, J. (2019). Financial problems and marriage breakdown in Ghana: A qualitative study. *Journal of Divorce & Remarriage*, 60(7), 595-614.
- Ahene, C. (2011). *Religion and marital satisfaction in Cape Coast*. [Unpublished master's dissertation, University of Cape Coast, Cape Coast].

- Amato, P. R. (1994). Parental marital quality, parental divorce, and relations with parents. *Journal of Marriage and the Family*, 56, 21-34.
- Amato P. R., (1996). Explaining the intergenerational transmission of divorce. *Journal of Marriage & the Family*, 58, 628–640.
- Amato, P. R. (2000). The consequences of divorce for adults and children. *Journal of Marriage and the Family*, 62, 1269-1287.
- Amato, P. R. (2010). Research on Divorce: Continuing Developments and New Trends. *Journal of Marriage and Family* 72(3), 650-666.
- Amato, P. R., & Booth, A. (1995), 'Changes in gender role attitudes and perceived marital quality', *American Sociological Review*, 60, 58–66.
- Amato, P. R., Booth, A., Johnson D. R., & Rogers, S. J. (2007). *Alone together: how marriage in America is changing*. Harvard University Press.
- Amato P. R., & DeBoer, D. D. (2001). The transmission of marital instability across generations: Relationship skills or commitment to marriage? *Journal of Marriage & the Family*, 63,1038–1051.
- Amato, P. R., & Hohmann-Marriott, B. (2007). A comparison of high- and low-distress marriages that end in divorce. *Journal of Marriage and Family*, 69, 621-638.
- Amato, P. R., & Previti, D., (2003). People's Reasons for Divorcing: Gender, Social Class, the Life Course, and Adjustment. *Journal of Family Issues*, 24(5), 602-626.
- Ambert, A. M., (2009). *Divorce: Facts, causes and consequences* (3<sup>rd</sup> ed.). Vanier Institute of the Family.

Amponsah-Tawiah, K., & Annor, F. (2018). Infidelity and its impact on marital breakdown in Ghana: A qualitative study. *Journal of Family Issues*, 39(5), 1235-1254.

Amuzu, (1998, December 10). Women suffer unseen violence. *Daily graphic*. Page 19.

Anderson, C. S., (2004). *The search for school climate: A review of the research*. On Sensitive Learning Environment.

Anim, M. T., (2011). A study of self-esteem as a psychological factor influencing marital distress in Ghana. *Ghana Journal of Education and Teaching*, 12, 186-196.

Antai, D., (2011). Controlling behavior, power relations within intimate relationships and intimate partner physical and sexual violence against women in Nigeria. *BMC Public Health*, 11(1), 511.

Arnett, J. J., (2014). *Adolescence and emerging adulthood*. Pearson.

Asante, A. R., (1989). Effects of marriage breakdowns: A case study of Asamankese, [Unpublished master's thesis, University of Ghana, Accra].

Asogwa, O. S., (2003). *The high rate of divorce in Nigeria*: Foresight Ndu Best Production.

Bacchiocchi, S., (2001). *The marriage covenant: A Biblical study on marriage, divorce and remarriage*. Retrieved from <http://www.domesticviolence.org>.

Bass, B. C., (2015). How couples negotiate marital surname choice. [Unpublished manuscript]. Retrieved from <https://sociology.stanford.edu/publications/>

Basson, R., (2002). Women's sexual desire: Disordered or misunderstood? *Journal of Sex and Marital Therapy*, 28, 17-28.

- Benjamin, M., & Irving, H., (2001). Money and mediation: Patterns of conflict in family mediation of financial matters. *Mediation Quarterly*, 18, 349-361.
- Benson, M., & Fox, G., (2004). When violence hits home: How economics and neighborhood play a role. National Institutes of Justice.
- Benyah, F., (March 2014). Because your hearts were hard: An examination of Jesus' discourse on divorce in Mark 10:2-12. *Trinity Journal of Church and Theology* 18(1), 45-47
- Bergen, R. K., & Barnhill, E., (2006). *Marital rape: New research and directions*. National Resource centre on Domestic Violence, Pennsylvania Coalition Against Domestic Violence.  
<https://vawnet.org/material/marital-rape-newresearch-and-directions>.
- Bhebhe, B., & Mosha, A., (1996). The concept of women remaining single and its economic consequences: Case study, Gaborone City, [Unpublished Paper].
- Bianchi, S. M., & Milkie, M. A., (2010). Work and family research in the first decade of the 21st century. *Journal of Marriage and Family*, 72, 705-725.
- Birditt, K. S., Brown, E., Orbuch, T. L., & McIlvane, J. M. (2010). Marital conflict behaviors and implications for divorce over 16 years. *Journal of Marriage and Family*, 72(5), 1188-1204.
- Black, K. (2010). *Business statistics: contemporary decision making* (6<sup>th</sup> ed.), John Wiley & Sons.
- Boateng, F. D., (2015). Victims of sexual assaults: The experiences of Ghanaian women. *International Review of Victimology*, 21(3), 343-360
- Bogler, L (2011). *Cape Coast records high cases of divorce*. Retrieved from [centralpressnewspaper.blogspot.com/2011\\_05\\_01\\_archive](http://centralpressnewspaper.blogspot.com/2011_05_01_archive).

- Booth, A., & Amato, P. (1991). Divorce and psychological stress. *Journal of Health and Social Behavior*, 32, 396–407.
- Bowlby, J. (1969). *Attachment and loss: Vol. I. Attachment*. Basic Books.
- Bowlby, J. (1979). *The making and breaking of affectional bonds*. Tavistock/Routledge
- Bowling, A. (2002). *Research methods in health*. Open University Press.
- Bradbury, T., Fincham, F., & Beach, S. (2000). Research on the nature and determinants of marital satisfaction: A decade in review. *Journal of Marriage and the Family*, 62, 964-980
- Britt, S. L., Huston, S. J. & Durband, D. B. (2010). The determinants of money arguments between spouses. *Journal of Financial Therapy*, 1(1), 42-60
- Brown, S. L. & Manning, B. K, (2010). Marriage and child well-being: Research and policy perspectives. *Journal of Marriage and Family*. 2(5), 1059-77.
- Burgoyne, C. B., Reibstein, J., Edmunds, A. M., & Routh, D. A. (2010). Marital commitment, money and marriage preparation: What changes after the wedding? *Journal of Community & Applied Social Psychology* 20(5), 390-403.
- Burns, N., & Grove, S. K. (2003). *Understanding nursing research* (3<sup>rd</sup> ed.). W. B. Saunders.
- Cantalupo, N. C., Martin, L. V., Pak, K., & Shin, S. (2006). Domestic violence in Ghana: The open secret, *Georgetown Journal of Gender and Law*, 531-597.

- Carrano, J. Cleveland, K., Bronte-Tinkew, J., & Moore, K. A. (2003). *Conceptualizing and measuring healthy marriages for empirical research and evaluation studies: A compendium of measures*. Child Trends
- Carter, J. (2012). What is commitment? Women's accounts of intimate attachment. *Families, Relationships and Societies* 1(2), 137–153.
- Catalano, S. (2007). *Intimate partner violence in the United States*. US Department of Justice, Bureau of Justice Statistics. Retrieved from <http://bjs.ojp.usdoj.gov/content/pub/pdf/ipvus.pdf>
- Centers for Disease Control. (2012). Understanding intimate partner violence. Retrieved from <http://www.cdc.gov/violenceprevention/pdf/ipv>
- Cherlin, A. J. (1992). *Marriage, divorce, remarriage*. Harvard University Press.
- Choi, H., & Marks, N. F. (2008). Marital conflict, depressive symptoms, and functional impairment. *Journal of Marriage and Family*, 70, 377-390.
- Cohen, Y. (2006). Developments in gender, ethnic and national earnings and educational gaps in Israel. In: U. Ram, & N. Berkovitz, (Eds.). *Inequality*, 339–347. Ben Gurion University Press.
- Cohen, L., Manion, L., & Morrison, K. (2001). *Research methods in education* (5<sup>th</sup> ed.). Routledge Falmer Publisher.
- Cooke, L. P. (2004), 'The gendered division of labor and family outcomes in Germany', *Journal of Marriage and the Family*, 66,1246–59.
- Coontz, S. (2007). The origins of modern divorce. *Family Process*, 46,7–16.
- Cox, R. R. (2010). Parents as resources when adult children divorce. *Journal of Divorce and Remarriage*, 55(94),1-5.

Creswell, J. W. (2012). *Educational research: Planning, conducting and evaluating quantitative and qualitative research* (4<sup>th</sup> ed.). Pearson Publication.

Customary Marriage and Divorce Registration Law, (1985). (PNDCL 112).  
*Marriage contracted under the Marriages Act, 1884-1985 (CAP 127)*

D'Onofrio, B. M., Turkheimer, E., Emery, R. E., Harden, K. P., Slutske, W. S., Heath, A. C., (2007). A genetically informed study of the intergenerational transmission of marital instability. *Journal of Marriage and Family*, 69, 793–809.

Dabone, T. K. (2012). *Marital satisfaction among married people in Sunyani Municipality*. [Unpublished master's thesis. University of Cape Coast, Cape Coast].

Dabone, T. K. (2018). *Impact of couple-oriented and group-oriented approaches on marital satisfaction of couples at the verge of divorce in Sunyani Municipality, Ghana*. [Unpublished doctoral thesis University of Cape Coast, Cape Coast].

Danquah, D. Y. (2020), *Ghana: grounds for divorce in Ghana: The basics*. Retrieved from <https://www.mondaq.com/family-and-matrimonial>

Davis, D., Shaver, P. R., & Vernon, M. L. (2003). Physical, emotional, and behavioral reactions to breaking up: The roles of gender, age, emotional involvement, and attachment style. *Personality and Social Psychology Bulletin*, 29, 871–884.

De Graaf, P. M., & Kalmijn, M. (2006). Divorce motives in a period of rising divorce: Evidence from a Dutch life-history survey. *Journal of Family Issues*, 27(4), 483-505.

- Dery, I., & Diedong, A. (2014). Domestic violence against women in Ghana: An exploratory study in Upper West Region, Ghana. *International Journal of Humanities and Social Science*, 4, 228-244.
- Dew, J. P., & Stewart, R. (2012). A financial issue, a relationship issue, or both? examining the predictors of marital financial conflict. *Journal of Financial Therapy*, 3(1) 4. <https://doi.org/10.4148/jft.v3i1.1605>
- Dew, J. P., Britt, S., & Huston, S. J. (2012). Examining the relationship between financial issues and divorce. *Family Relations*, 61, 615-628.
- Dike, O. C. (1999). Divorce in Igbo Society. Continued indigenous normative mindedness. *The Nigerian Journal of Social Studies* 3, 96-98
- Dohrenwend, B. S., & Dohrenwend, B. P. (2004). *Stressful life events: their nature and effects*. John Wiley and Sons.
- Doody, O., & Doody, C. M. (2015). Conducting a pilot study: Case study of a novice researcher. *British Journal of Nursing*, 24(21), 1074-1078.
- Dow, U., & Kidd, P., (1994). Women, marriage and inheritance, women and law in Southern Africa trust (WILSA), Gaborone Press Ltd.
- Drost, E., A. (2011). Validity and reliability in social science research. *Education Research and Perspectives*, 38(1), 105-124.
- Duncan, S., Barlow, A., & James, G. (2005). Why don't they marry cohabitation, commitment and DIY marriage? *Child and Family Law Quarterly* 17, 383-398.
- Dzokoto, V. A., & Adams, G. (2019). Communication problems and marriage breakdown in Ghana: A qualitative study. *Journal of African Cultural Studies*, 31(2), 184-197.



Elizabeth, S. M. A. (2001) *Divorcees blended families: Problems and solutions*.

The Door Counselling Center.

England, P., & Kilbourne, B. S. (1990). Markets, Marriages, and other Mates: The

Problem of Power. In R. Friedland & A. F. Robertson (Eds.), *Beyond the marketplace: Rethinking economy and society*. 163-188.

England, P., & McClintock, E. A. (2009). The gendered double standard of aging in US marriage markets. *Population and Development Review*, 35(4), 797-816.

Esere, M. O. (2008). *Communication in marriage relationship*. Unilorin Press Ltd.

Esere, M. O., Yusuf, J., & Omotosho, J. A. (2011). Influence of spousal communication on marital stability: Implication for conducive home environment. *Edo Journal of Counselling*. 4, (1 & 2).

Esere, M. O. (2006). Communication management skills training as a marriage enrichment programme in the improvement of marital adjustment. *The Counsellor*, 23(1), 69-77.

Essuman, J. K. (2004). *Notes on marriage and family counselling*. University of Cape Coast Counselling Centre, Cape Coast.

Falcke, D., & Mosmann, C. P. (2011). Marital conflicts: causes and frequency. *Rev. SPAGESP*, 12(2), 5-16.

Falcke, D., Wagner, A., & Mosmann, C. P. (2008). The relationship between family-of-origin and marital adjustment for couples in Brazil. *Journal of Family Psychotherapy*, 19(2), 170-186.

- Fia, S. D. (2018). Efficacies of integrative behavioural couple therapy (IBCT) and cognitive behavioural therapy (CBT) in reducing marital distress of Christians in Ghana. [Unpublished doctoral thesis – University of Cape Coast, Cape Coast].
- Fincham, F. D. (2009). Marital conflict. *Encyclopedia of human relationships*, (pp. 298-303). Sage.
- Fischel-Wolovick, L., (2018). *Traumatic divorce and separation: The impact of domestic violence and substance abuse in custody and divorce*. Oxford University Press.
- Furstenberg, F. J., & Cherlin, A. J. (1991). *Divided families: What happens to children when parents part*. Harvard University Press.
- Gangwari, U. J. (1999). Theology of marriage. [Unpublished manuscript, St. Augustine's Seminary, Jos, Plateau State].
- Collins, G. R., (2007). *Christian counselling, a comprehensive guide*. (3<sup>rd</sup> ed.). 66-67, Thomas Nelson.
- Gay, L. R. (1992). *Educational research: Competencies for analysis and application*. (4<sup>th</sup> ed.) Macmillan Publishing Company.
- Ghana Judicial Service, (2019). *Monitoring and evaluation unit's report on divorce cases in the Accra Metropolis*. Ghana Judicial Service.
- Ghana Statistical Service, (2021). *Greater Accra Regional Report, 2021 Population and Housing Census Report*, Ghana Statistical Service, Accra.
- Ghana Statistical Service. (2018). *2017 Ghana maternal health survey*. Retrieved from <https://dhsprogram.com/pubs/pdf/FR342/FR342.pdf>
- Ghana Statistical Service, (2012). *Greater Accra Regional Report, 2010 Population and Housing Census Report*, Ghana Statistical Service, Accra.

- Glick, P. C. (1984). Marriage, divorce, and living arrangements: Prospective changes. *Journal of Family Issues*, 5,7-26.
- Goldstein, A., & Brandon, M. (2004). *Reclaiming desire: Four keys to finding your lost libido*. Rodale.
- Goldstein, J. R. & Kenney, C. T. (2001). Marriage delayed or marriage forgone? New cohort forecasts of first marriage for U.S. women. *American Sociological Review* 66(4), 506–519.
- Gottman, J. M. (1999). *The seven principles for making marriage work*. Three Rivers Press.
- Gottman, J. C. (1997). *Empirical investigation of marriage*. Academic Press.
- Gottman, J. M. (1994). *What predicts divorce?* Erlbaum.
- Härkönen, J., & Dronkers, J. (2006). Stability and Change in the Educational Gradients of Divorce: A comparison of 17 countries. *European Sociological Review* 22(5), 501-17.
- Hawkins, A. J., Willoughby, B. J., & Doherty, W. J. (2012). Reasons for Divorce and openness to marital reconciliation. *Journal of Divorce & Remarriage*, 53, 453-463.
- Hawkins, D. N., & Booth, A. (2005). Unhappily ever after: Effects of long-term, low-quality marriages on well-being. *Social Forces*, 84, 451–471.
- Hayness, H. (2002). Husband and wives as earners: An analysis of family data. *Monthly Labour Review* 104(2) 46-53.
- Heaton, T. B., & Blake, A. M. (1999). Gender Differences in Determinants of Marital Disruption. *Journal of Family Issues*. 20,25-45.

- Heaton, T. B., Jacobson, C. K., & Holland, K. (1999). Persistence and change in decisions to remain childless. *Journal of Marriage and the Family*, 61, 531-539.
- Hetherington, E. (1998). What matters? What does not? *American Psychologist*, 53, 210-223.
- Hetherington, E. M. & Kelly, J. (2002), *For better, or for worse: Divorce reconsidered*, W.W Norton & Company.
- Hill, T. L. (2011). *The good marriage revisited*. University of Wisconsin-Stout.
- Hofheimer, C. (2010). *What every young woman should know about divorce*. Academic Press.
- Holm, R. (2018). *Effect of transactional analysis and solution – focused brief therapy on improving marital satisfaction of Christian couples in Accra Metropolis, Ghana*. [Unpublished doctoral thesis, University of Cape Coast, Cape Coast].
- Hornby, A. S. (Ed, 2001). *Oxford advanced learner's dictionary of current English* (5th ed). Oxford University Press.
- Huddleson, R., & Hawkins, L. (1991). A comparison of physical and emotional health after divorce in a Canadian and United States sample. *Journal of Divorce and Remarriage*, 15, 193-206.
- Indongo, N., & Pazvakawambwa, L. (2015). Perceptions of women on marriage in Namibia. *Psychology*, 6(11), 1408-1413.
- Institute of Development Studies IDS, & Ghana Statistical Services GSS and Associates (2016). *Domestic violence in Ghana: Incidence, attitudes, determinants and consequences*. Institute of Development Studies.

- Jamieson, L., Anderson, M., McCrone, D., Bechhofer, F., Stewart, R., and Li, Y. (2002). Cohabitation and commitment: Partnership plans of young men and women. *The Sociological Review* 50(3), 356–377.
- Jenkins, N. H., Stanley, S. M., Bailey, W. C., & Markman, H. J. (2002). *You paid how much for that: How to win at money without losing at love*. Jossey-Bass.
- Johnson, B. & Christensen, J. (2008). *Educational research* (3<sup>rd</sup> ed.). SAGE.
- Johnson C. A., Stanley, S. M., Glenn, N. D., Amato, P. R., Nock, S. L., Markman, H. J. (2001). *Marriage in Oklahoma: 2001 Baseline statewide survey on marriage and divorce*. OSU Bureau for Social Research, Oklahoma State University.
- Johnson, D. R., & Scheuble, L. K. (1995). Women's marital naming in two generations: A national study. *Journal of Marriage and Family*, 57(3), 724-732.
- Johnson, M. P., Caughlin, J. P., & Huston, T. L. (1999). The tripartite nature of marital commitment: Personal, moral, and structural reasons to stay married. *Journal of Marriage and the Family*, 61, 160-177.
- Johnson, M. D., Cohan, C. L., Davila, J., Lawrence, E., Rogge, R. D., Karney, B. R., Sullivan, K.T., Bradbury, T. N. (2005). Problem-solving skills and affective expressions as predictors of change in marital satisfaction. *Journal Consult of Clinical Psychology*, 73(1),15-27.
- Johnson, S. M. (1996). *The practice of emotionally focused marital therapy: Creating connection*. Taylor and Francis.

Kamp Dush, C. M., & Taylor, M. G. (2012). Trajectories of marital conflict across the life course: Predictors and interactions with marital happiness trajectories. *Journal of Family Issues*, 33(3), 341-368.

Karagoz, Y. (2016). *SPSS and AMOS 23 Applied statistical analyzes*. Nobel Academic Publishing, Turkey.

Kārklina, A. (2015). *Measuring gender attitudes among male adolescents and young men in Accra, Ghana*. Duke University for Gender Studies and Human Rights Documentation Centre, Accra.

Karney, B. R. & Bradbury, T. N. (1997). Neuroticism, marital interaction, and the trajectory of marital satisfaction. *Journal of Personality and Social Psychology*, vol. 72(5), 1075-1092.

Kelly, J. B., & Emery, R. E. (2003). Children's adjustment following divorce: Risk and resilience perspectives. *Family Relations*, 52, 352, 362

Kelly, J. B. (2005). The effects of parental divorce. Experiences of the child in early latency. *An American Journal of Orthopsychiatry*. 46(1) 20 23.

Kerkmann, B. C., Thomas, R. L., Jean, M. L., & Scot, M. A. (2000). Financial management, financial problems, and marital satisfaction among recently married college students. *Financial Counselling and Planning*, 11, 55-65.

Kline, G.H., Pleasant, N. D., Whitton, S. W., & Markman, H. J. (2006). Understanding couple conflict. In A. L. Vangelisti & D. Perlman (Eds.), *The Cambridge handbook of personal relationships* (pp 445-462). Cambridge University Press.

- Knapp, D. J., Sandberg, J. G., Novak, J., & Larson, J. H. (2015). The mediating role of attachment behaviors on the relationship between family-of-origin and couple communication: Implications for couples' therapy. *Journal of Couple & Relationship Therapy: Innovations in Clinical and Educational Interventions*, 14(1), 17-38.
- Kore, D. (2012) *Culture and the Christian home: Evaluating cultural marriage and family in light of Scripture* (2nd ed.) ACTS.
- Kreager, D. A., Richard, B. F., Cody, W., & Marin, R. W. (2013). Women's education, marital violence, and divorce: a social exchange perspective. *Journal of Marriage and Family* 75(3): 565-581.
- Krejcie, R. V., & Morgan, D. W. (1970). Determining sample size for research activities. *Educational and Psychological Measurement*, 30, 607 -610.
- Krug, E. G, L., Dahlberg, J., Mercy, A. Z., & Lozano, R. eds. (2002). *World report on violence and health*. World Health Organisation.
- Kurdeck L. A. (1991). The relations between reported well-being and divorce history. Availability of a proximate adult and gender. *Journal of Marriage and the Family*. 30, 71-78.
- Kurdeck, L. A. (1993). Predicting marital dissolution: a five-year prospective longitudinal study of newlywed couples. *Journal of Personality and Social Psychology*, 64(2),221-242.
- Lamanna, T. M., & Riedmann, P. (2009). The role of divorce in men's relationship with their adult children. *Journal of Marriage and the Family*, 41(89):247-249.
- Lauer, S. R. & Yodanis, C. (2011). Individualized marriage and the integration of resources. *Journal of Marriage and Family*, 73(3), 669-683.

- Lavner, J. A., Karney, B. R., & Bradbury, T. N. (2016). Does couple's communication predict marital satisfaction, or does marital satisfaction predict communication? University of California Los Angeles.
- Lawrence, F. C., Thomasson, R. H., Wozniak, P. J., & Prawitz, A. D. (1993). Factors relating to spousal financial arguments. *Financial Counselling and Planning*, 4, 85-93.
- Lee, C. (1998). *Beyond family values*. Inter Varsity Press.
- Levine, S. B. (2003). The nature of sexual desire: A clinician's perspective. *Archives of Sexual Behavior*, 32, 279–285.
- Levinger, G. (1976). A social-psychological perspective on marital dissolution. *Journal of Social Issues*, 32(1), 21-47.
- Lindahl, K. M., & Malik, N. M. (2011). Marital conflict typology and children's appraisals: The moderating role of family cohesion. *Journal of Family Psychology*, 25(2), 194-201.
- Lobitz, W., & Lobitz, G. (1996). Resolving the sexual intimacy paradox: A developmental model for the treatment of sexual desire disorders. *Journal of Sex and Marital Therapy*, 22, 71-84.
- Lyngstad, T. H., & Jalovaara, M. (2010). A review of the antecedents of union dissolution. *Demographic Research* 23(10), 257–292.
- Lyons, H. A., Manning, W. D., Longmore, M. A. & Giordano, P. C. (2014). Young adult casual sexual behavior: Life-course-specific motivations and consequences. *Sociological Perspectives*, 57(1),79-101.
- Malone, C. L. (2015). *What is a healthy marriage?* National Center on African American Marriages and Parenting. Retrieved from <http://www.hampt>



- Markman H. J, Stanley S. M, Blumberg S. L. (2010). *Fighting for your marriage: A deluxe revised edition of the classic best-seller for enhancing marriage and preventing divorce*. Jossey-Bass.
- Marks, N. F. (1996). Flying solo at midlife: Gender, marital status, and psychological well-being. *Journal of Family Issues*, 58, 917–932.
- Marriages Act of Ghana (Cap 127). <https://resourceequity.org/record/1581-ghana-marriages-act/>
- Marquardt, E. (2005). *Between two worlds: The inner lives of children of divorce*. Crown.
- Marsden P. V., & Wright J. D. (2010). *Handbook of Survey Research*; (2<sup>nd</sup> ed) Emerald Group Publishing Limited.
- Martin, W. E. & Bridgmon, K. D. (2012) *Quantitative and statistical research methods: From hypothesis to results* (Vol. 42). John Wiley & Sons.
- Mathebula, T. S (2017). *Socio-behavioural and structural core drivers of new HIV infections in the Department of Agriculture, Mopani District of the Limpopo Province*. [Unpublished doctoral thesis, University of Limpopo].
- Mathews, S., Jewkes, R. & Abrahams, N. (2014). So now I'm the man': Intimate partner femicide and its interconnections with expressions of masculinities in South Africa. *British Journal of Criminology*, 55(1), 107-124.
- Matthew, D. W. (2012). *Family and consumer sciences, marriage enrichment: Communication in marriage*. Cooperative Extension Service.
- Mazor, A., Batiste-Harel, P., & Gampel, Y. (1998). Divorcing spouses' coping patterns, attachment bonding and forgiveness processes in the post-divorce experience. *Journal of Divorce and Remarriage*, 29, 65–81.

- Mbiti, J. S. (1989). *African religions and philosophy*. (2<sup>nd</sup> ed). Heinemann.
- McCarthy, B. & McCarthy, E. (1998). *Couple sexual awareness*. 9(4), 4-11.
- McDowell, J. (1985). *The secret of loving*. Here is Life Publishers.
- Mgbodile, T. O. (2000). *African wisdom*. MBE Publishers.
- Mirowsky, J., & Ross, C. E. (2003). *Education, social status, and health*. Aldine de Gruyter.
- Mirror, C. W. (2004). *Divorce and the divorcees: Social implication on the society*. Life Press Limited.
- Molokomme, A. (1990) Women's Law in Botswana, Laws and Research Needs, in J. Stewart and A. Armstrong (Eds). *The legal situation of women in Southern Africa*, (pp. 7-46). University of Zimbabwe Publications.
- Morgan, S. P., & Rindfuss, R. R. (2013). Marital Disruption: Structural and Temporal Dimensions. *American Journal of Sociology*, 90(107), 1055-1077.
- National Center for Health Statistics (NCHS). (2012). *National vital statistics system: Marriages and divorces*. <http://www.cdc.gov/nchs/mardiv.htm>
- Norton, A. J. & Glick P. C. (2003). Marital instability. past, present and future: *Journal of Social Issues* 32(1), 310-313.
- Norway Statistics, (2018). Marriage and divorce. <https://scholar.google.com/scholar?>
- Nwoye, A. (1999) *Marriage and family counselling*. Fab Education Books.
- Obiadi, G.O.A. (2001). *Why couples divorce in the selected 12 communities in Nnewi of Anambra State*. [Unpublished Master's thesis, University of Port Harcourt].

- Okoh, O.O. (2001, July 3). Decreasing the divorce rate in our society. *Sunday Statesman*, 1(1), 4-5.
- Osei -Tutu, E. M. & Ampadu, E. (2017). Domestic violence against women in Ghana: The attitudes of men toward wife-beating. *Journal of International Women's Studies*, 18(4), 106-116.
- Overbeek, G., Vollebergh, W., De Graaf, R., Scholte, R., de Kemp, R., & Engels, R. (2006). Longitudinal associations of marital quality and marital dissolution with the incidence of DSM-III-R disorders. *Journal of Family Psychology*, 20, 284–291.
- Pahl, J. (2005). Individualisation in couples' finances: Who pays for the children? *Social Policy and Society*, 4(4), 381-291.
- Pallant, J. (2010). *SPSS survival manual*. Queensland: Allen & Unwin
- Papp, L. M., Cummings, E. M., & Goeke-Morey, M. C. (2009). For richer, for poorer: Money as a topic of marital conflict in the home. *Family Relations*, 58, 91-103.
- Parahoo, K. (2006). *Nursing research principles, Process and issues*. Palgrave Publishing.
- Parahoo, K. (1997). *Nursing research: Principles, process and issues*. Macmillan.
- Pathan, Z. A. (2015) Adversities of marital conflict: A sociological analysis. *Journal of Humanities and Social Science*, 20(2), 19-25.
- Perelli-Harris, B., Michaela K., & Karolin K. (2010). The educational gradient of childbearing within cohabitation in Europe. *Population and Development Review* 36(4), 775–801.
- Peterson, M, J. (2015). Communication in marriage. Retrieved from <http://www.msll.mit.edu/ESD10/kidneysHndbkaPDF/Chap15.pdf>.

- Pinsof, W. M., & Lebow, J. L. (2010). *Family psychology*. University Press.
- Polit, D. F., & Beck, C. T. (2004). *Nursing research: Principles and methods* (7<sup>th</sup> ed.). Lippincott Williams & Wilkins
- Poortman, A. R., & Lyngstad, T. H. (2007). Dissolution risks in first and higher order marital and cohabiting unions. *Social Sciences Research*, 36, 1431–1446.
- Powers, B. W. (1987). *Marriage and divorce: The New Testament teaching*. Jordan Books Ltd,
- Randall, M., Koshan, J., & Nyaundi, P. (2017). *The right to say no: Marital rape and law reform in Canada, Ghana, Kenya and Malawi*. Hart Publishing.
- Republic of Ghana, (2007). *Domestic violence ACT 732*, Assembly Press Accra.
- Rice, F. P. (2002). *Marriage and parenthood*. Allyn and Bacon Inc.
- Robson, C. (2002). *Real world research: A resource for social scientists and practitioner researchers* (2<sup>nd</sup> ed.). Blackwell.
- Roels. D. (1989). Assessment of marital satisfaction. *Journal of Marriage and the Family*, 41, 8-10
- Rogers S. J., & Amato, P. R. (2000). Have changes in gender relations affected marital quality? *Social Forces*, 79, 731-753.
- Rudder, C. (2014). *Who we are when we think no one is looking*. Crown Publishers.
- Safo, M. (1997, March 1). Husbands who beat their wives. *The Mirror*. p. 12.
- Sassler, S., & Miller, A. J. (2011). Waiting to be asked: Gender, power, and relationship progression among cohabiting couples. *Journal of Family Issues*, 32(4), 482-506.

- Sayer, L.C., England, P., Allison, P. D., & Kangas N. (2011). She left, he left: How employment and satisfaction affect men's and women's decisions to leave marriages. *American Journal of Sociology* 116(6), 1982–2018.
- Sbarra, D. A., & Emery, R. E. (2005). Comparing conflict, nonacceptance, and depression among divorced adults: Results from a 12-year follow-up study of child custody mediation using multiple imputations. *American Journal of Orthopsychiatry*, 75, 63–75.
- Scafidi, B. (2008). *The taxpayer costs of divorce and unwed child bearing: First-ever estimates for the nation and all fifty states*. Georgia Family Council, Institute for American Values.
- Schramm, D. G., Marshall, J. P., Harris, V. W., & Lee, T. R. (2005). After “I do”: The newlywed transition. *Marriage and Family Review*, 38, 45-67.
- Shapiro, M. (2007). Money: A therapeutic tool for couples' therapy. *Family Process*, 46, 279-291.
- Shelton, B. A., & John, D. (1996). Does marital status make a difference? Housework among married and cohabiting men and women. *Journal of Family Issues*, 14(3), 401-420.
- Sherif, A. & Striof, B., (2005). *Marital adjustment and irrational beliefs*. (3rd ed.) University of Chicago Press pp.303-305.
- Sinha, M. (2012). “Family violence in Canada: A statistical profile, 2010.” *Statistics Canada Juristat Article*. Catalogue no. 85-002-X. May 22. <http://www.statcan.gc.ca/pub/85-002-x/2012001/article/11643-eng.pdf>
- Smart, C., & Stevens, P. (2000). *Cohabitation breakdown*. Family Policy Studies Centre.

- Solivetti, L.M. (1994). Family, marriage and divorce in a Hausa community: A sociological model, *Africa*, 64(2), 252-271.
- Stanley S. M., Rhoades G. K., & Markman, H. J. (2006). Pre-engagement cohabitation and gender asymmetry in marital commitment. *Journal of Family Psychology*, 20, 553–560.
- Stanley, S. M., Markman, H. J., & Whitton, S. W. (2002). Communication, conflict, and commitment: Insights on the foundations of relationship success from a national survey. *Family Process*, 41, 659-675.
- Stott, J. (2006). *Issues facing Christians today*. Marshall Pickering.
- Strauss, M.A. (1990). Measuring intrafamily conflict and violence: The conflict tactics (CT) scales. M. A. Strauss and R. J. Gelles (Eds). *In physical violence in American families: Risk factors and adaptations to violence in 8,145 families*, 29-49. Transaction Publishers.
- Sultan, S., & Chaudry, H. (2008). Gender-based Differences in the patterns of emotional self- disclosure. *Pakistan Journal of Psychological Research*, 23, 107-122.
- Talbot, M. (1997). Love, American style. *New Republic*, 216(15), 32-34
- Teachman, J. (2008). Complex life course patterns and the risk of divorce in second marriages. *Journal of Marriage and Family*, 70(2), 294–305.
- Tembe, M.M. (2010). *An investigation into the causes of divorce amongst the Evangelical Church members in Namakgale Township*. South African
- Terling-Watt, T. (2001). Explaining divorce: An examination of the relationship between marital characteristics and divorce. *Journal of Divorce and Remarriage*, 35, 125-145.

The Holy Bible (2011). New International Version. Nashville: Thomas Nelson Publisher.

U.K. Bureau of Statistics, (2007). *Marriage and divorce*. Retrieved from <https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/divorce/methodologies/userguidetodivorcestatistics>

U.S. Bureau of the Census, (1997). *Census on marriage and divorce*. Retrieved from <https://www.census.gov/prod/2002pubs/p70-80.pdf>

Undiyaundeye, F. A. (2002, August). *The causes of marital conflicts*. A paper presented at the 26th Annual conference of counselling Association of Nigeria. Makurdi, Benue State.

Van Pelt, N. L. (1997). *Heart to heart: The art of communication*. Editorial Safeliz.

Vanassche, S., Swicegood, G., & Matthijs, K. (2013). Marriage and children as a key to happiness? Cross-national differences in the effects of marital status and children on well-being. *Journal of Happiness Studies*, 14, 501-524.

Vanneman, R. (2006). *Gender earnings gap*. Retrieved from <http://www.vanneman.umd.edu/endofgr/cpsearn.html>

Vaughan, D. (1986), *Uncoupling: Turning points in intimate relationships*, Oxford University Press.

Wagner, A., & Grzybowski, L. S. (2014). *Marital conflict management of married men and women*. Retrieved from <https://www.scielo.br/j/pusf/a/>

Walter S., (2005), *Divorce makes women happier than men*, guardian <http://www.guardian.co.uk/society>.

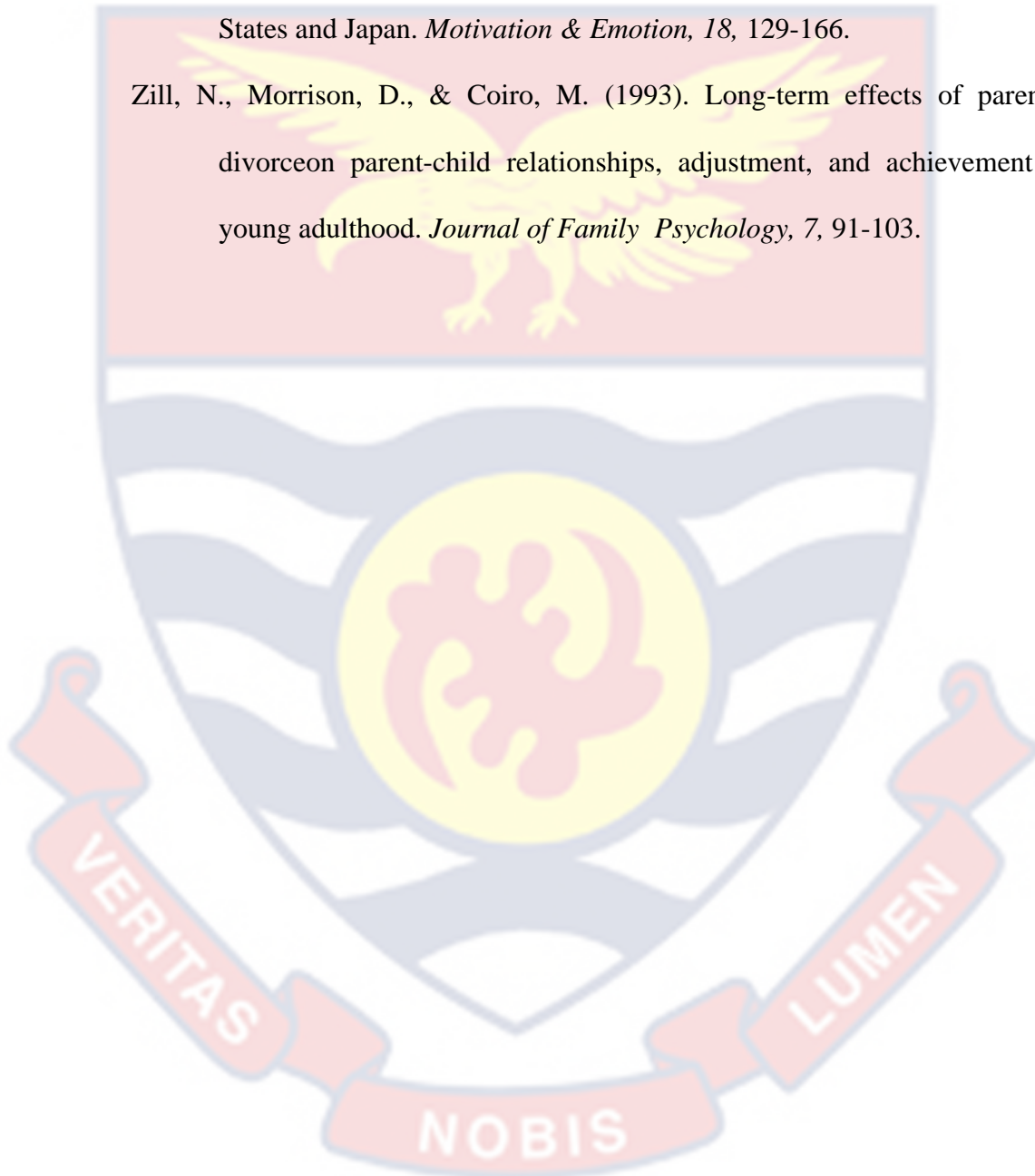
- Wallerstein, J., Lewis, J., & Blakeslee, S. (2000). *The unexpected legacy of divorce*. Hyperion.
- Waseem, S. (2004). Household monies and decision-making. *Australian Government Department of Family and Community Services, Policy Research Paper, 23*, 1-25.
- Weiss, B. S. (1999), The emotional impact of marital separation. *Journal of Social Issues, 36*, 75 – 101.
- Weiss, R. S. (1976). The emotional impact of marital separation. *Journal of Social Issues, 32*, 135–145.
- Weiss, R. L., & Cerreto, M. C. (1980). The marital status inventory: Development of a measure of dissolution potential. *The American Journal of Family Therapy, 8*(2),80-85.
- White, L. (1990), ‘Determinants of divorce: a review of research in the eighties. *Journal of Marriage and the Family, 52*, 904-912.
- Whitehead, B. D. (1996). *The divorce culture*. Knopf.
- Wilcox, W. B. & Dew, J. (2008). *No one best way: Work-family strategies, the gendered division of parenting, and the contemporary marriages of mothers and fathers*. [Unpublished manuscript, Department of Sociology, University of Virginia].
- Williams, L. & McBain, H, (2006). Integrating gender on multiple levels: A conceptual model for teaching gender issues in family therapy. *Journal of Marital and Family Therapy, 32*(3), 385-397.
- Wolfinger, N. (2005). *Understanding the divorce cycle*. Cambridge University Press.



World Health Organization (2013). *Global and regional estimates of violence against women: Prevalence and health effects of intimate partner violence and non-partner sexual violence*. WHO's report.

Yamagishi, T., & Yamagishi, M. (1994). Trust and commitment in the United States and Japan. *Motivation & Emotion*, 18, 129-166.

Zill, N., Morrison, D., & Coiro, M. (1993). Long-term effects of parental divorce on parent-child relationships, adjustment, and achievement in young adulthood. *Journal of Family Psychology*, 7, 91-103.



## APPENDIX A

## QUESTIONNAIRE ON MARRIAGE BREAKDOWN

## UNIVERSITY OF CAPE COAST

This questionnaire assesses breakdown of Christian marriages in the Accra Metropolis. The purpose is to determine the factors that contribute to marriage breakdown. Such knowledge would help mitigate factors contributing to the breakdown of marriages. Any information you provide in this questionnaire will be treated with confidentiality because it is used only for academic research purposes. Your openness and honesty in responding will be quite beneficial. Respondents are guaranteed the greatest confidentiality, and I would appreciate it if you could do your best to answer each and every one of the questions. Thank you.

The questionnaire has been divided into two (2) parts: A and B.

**Part A: Demographic Data**

Direction: Please fill out the required information or mark each column with a tick (✓) to let me know how you responded to the questions in this section.

- |                               |                |            |
|-------------------------------|----------------|------------|
| 1. Gender:                    | Male ( );      | Female ( ) |
| 2. Age Married:               | 18 - 30 years  | ( )        |
|                               | 31- 40 years   | ( )        |
|                               | 41- 50 years   | ( )        |
|                               | 51- 60 + years | ( )        |
| 3. Length of Marriage (Years) | 1- 10 years    | ( )        |
|                               | 11 - 20 years  | ( )        |
|                               | 21- 30 years   | ( )        |
|                               | 31 - 40+ years | ( )        |



8	My former spouse and I did not feel obligated to continue with the relationship.				
9	I had no confidence in the stability of my marriage to my former spouse.				
10	My former partner never kept himself/herself committed to the stability of our marriage.				
11	My former spouse low level commitment in the marriage did not make me sacrifice for him/her.				

### III. COMMUNICATION PROBLEMS

No	ITEM	SA	A	D	SD
12	Communication was difficult between my former spouse and I.				
13	My former spouse was not a good listener.				
14	We never discussed our communication challenges with each other.				
15	My former spouse belittles or disrespects my ideas, feelings, or interests.				
16	I often heard myself using inappropriate language with my former husband (wife).				
17	Even though we were married, I frequently had the impression that my ex-husband (wife) and I were complete strangers.				
18	I found it quite challenging to fully convey my actual feelings to former spouse.				
19	I never had an honest, open, or non-defensive conversation with my former spouse.				
20	My former spouse often made comments which put me down.				
21	We did not understand each other because we could not maintain open and frank communication				

**IV. MARITAL CONFLICT**

No	ITEM	SA	A	D	SD
22	My ex-spouse seemed to interpret my words or actions more negatively than I had intended.				
23	Little disagreements turned into ugly fights with accusations, rebukes, name-calling or bringing up past wounds.				
24	My former spouse and I in our attempt to solve a problem opposed each other strongly.				
25	When we had a heated argument, none of us withdrew or left the scene so as to cool down tempest.				
26	There was a lot of conflict in our marriage.				
27	When we disagree, my former spouse and I never tried to understand each other's point of view.				
28	My former spouse and I were not able to resolve conflicts between us.				

**V. FINANCIAL MANAGEMENT DIFFICULTIES**

No	ITEM	SA	A	D	SD
29	My former spouse was not careful in spending money.				
30	My former spouse and I had trouble deciding how to manage our finances.				
31	My former spouse and I never came to an agreement on how to spend our money.				
32	We often borrowed money to take care of our home due to financial difficulties.				
33	My former partner was irresponsible with our financial resources.				
34	My former spouse controlled his or her finances and refused to share.				

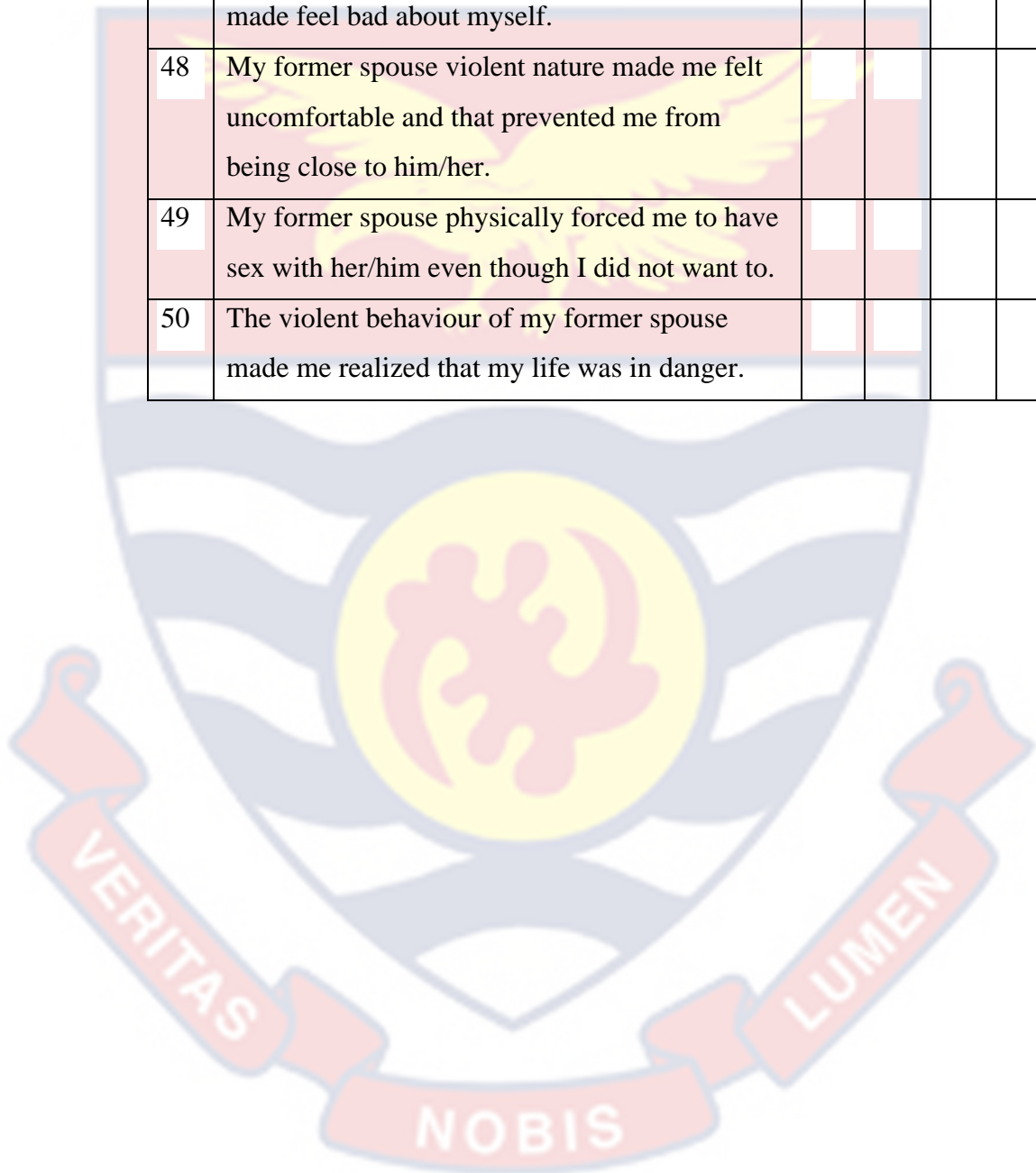
**VI. SEXUAL INTIMACY DIFFICULTIES**

No	ITEM	SA	A	D	SD
35	We never looked for creative ways to keep our sex life exciting and enjoyable.				
36	My former spouse frequently refused me sex without any good reason. This bothered me in a great deal.				
37	I often got worried that my former partner thought of engaging in sexual activity with someone else after our marriage.				
38	My former spouse and I found it difficult and uncomfortable to discuss our sexual problems.				
39	Sometimes I was concerned that my ex-partner did not enjoy sex as much as I did.				
40	My former spouse most often avoided sexual contact with me.				
41	My former spouse accused me of cheating.				
42	My former spouse punished me by withholding sex and affection from me.				

**VII. MARITAL VIOLENCE**

No	ITEM	SA	A	D	SD
43	My former spouse pushed me, slapped me, kicked me, dragged me, twisted my arm, and beat me up.				
44	My former spouse violently threatened or physically attacked me using a knife, a gun, or any other weapon. That made me afraid of my life.				
45	I had marks on my body due to the violent nature of my former spouse.				

46	My former spouse destroyed property when angry (thrown objects, punched walls, kicked doors, etc.)				
47	My former spouse insulted and humiliated me with derogatory words in front of others. That made feel bad about myself.				
48	My former spouse violent nature made me felt uncomfortable and that prevented me from being close to him/her.				
49	My former spouse physically forced me to have sex with her/him even though I did not want to.				
50	The violent behaviour of my former spouse made me realized that my life was in danger.				



APPENDIX B

INTRODUCTORY LETTER

UNIVERSITY OF CAPE COAST

COLLEGE OF EDUCATION STUDIES

FACULTY OF EDUCATIONAL FOUNDATIONS

**DEPARTMENT OF GUIDANCE AND COUNSELLING**

Telephone: 0332091854  
Email: [dgc@ucc.edu.gh](mailto:dgc@ucc.edu.gh)

UNIVERSITY POST OFFICE  
CAPE COAST, GHANA



DGC/L.2/Vol.1/ 148

March 9, 2021

Our Ref:

Your Ref:

TO WHOM IT MAY CONCERN

LETTER OF INTRODUCTION

We introduce to you, Nelson Adu a student pursuing an M.Phil programme in Guidance and Counselling at the Department of Guidance and Counselling of the University of Cape Coast. As a requirement, he is to submit a Thesis on the topic: *"Factors Contributing to Breakdown of Christian Marriages in the Accra Metropolis"*. We are by this letter affirming that, the information he will obtain from your Institution will be solely used for academic purposes.

We would be most grateful if you could provide him the necessary assistance.

Thank you.

Dr. Stephen Doh Fia  
HEAD OF DEPARTMENT

NOBIS



APPENDIX C


ETHICAL CLEARANCE

UNIVERSITY OF CAPE COAST  
COLLEGE OF EDUCATION STUDIES  
ETHICAL REVIEW BOARD

UNIVERSITY POST OFFICE  
CAPE COAST, GHANA

Our Ref: CES/ERB/UCC/EDU/V6/122-66      Date: 24th August, 2022

Your Ref: .....



Dear Sir/Madam,

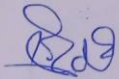
ETHICAL REQUIREMENTS CLEARANCE FOR RESEARCH STUDY

The bearer, Nelson Adu, Reg. No. FF16218/0004 is:  
M.Phil. / Ph.D. student in the Department of Guidance  
and Counselling in the College of Education Studies,  
University of Cape Coast, Cape Coast, Ghana. He / She wishes to  
undertake a research study on the topic:  
Factors contributing to breakdown of  
Christian marriages in the Accra  
Metropolis.

The Ethical Review Board (ERB) of the College of Education Studies (CES) has assessed his/her proposal and confirm that the proposal satisfies the College's ethical requirements for the conduct of the study.

In view of the above, the researcher has been cleared and given approval to commence his/her study. The ERB would be grateful if you would give him/her the necessary assistance to facilitate the conduct of the said research.

Thank you.  
Yours faithfully,



Prof. Linda Dzama Forde  
(Secretary, CES-ERB)

*Chairman, CES-ERB*  
Prof. J. A. Omotosho  
[jomotosho@ucc.edu.gh](mailto:jomotosho@ucc.edu.gh)  
0243784739

*Vice-Chairman, CES-ERB*  
Prof. K. Edjah  
[kedjah@ucc.edu.gh](mailto:kedjah@ucc.edu.gh)  
0244742357

*Secretary, CES-ERB*  
Prof. Linda Dzama Forde  
[forde@ucc.edu.gh](mailto:forde@ucc.edu.gh)  
0244786580

APPENDIX D

NORMALITY

